

How to Take the Hectic out of your Day

Weddings are among the most complex events many people will ever plan. Couples often try to go the extra mile in an effort to make the day memorable for themselves and their guests. That pressure can make a wedding day feel a little frenzied. Thankfully, there are various ways to ensure the vibe of the big day is happy and not hectic.

Hire a wedding planner/ coordinator

Leaving the nitty gritty to a professional wedding planner takes a lot of pressure off of couples. The renowned wedding resource The Knot says wedding planners are clued into everything there is to know about a wedding and they can be tapped to take care of just about anything on couples' to-do list.

Consider a package deal

All-inclusive resorts are popular vacation spots because variables like entertainment, lodging, food, drinks, and more is all taken care of, leaving vacationers with little to do other than show up and relax. Couples can apply that same approach on their wedding day. Host the ceremony and reception at the same site, which takes the potentially problematic issue of getting guests to and fro out of the equation. Some venues may even provide in-house vendors like photographers and florists. Such vendors' familiarity with the venue reduces the risk of surprises that can derail wedding day schedules.

Pick your priorities

Avoid getting bogged down on a million details by making a list of your priorities when planning. Couples can revisit this list a couple of days before their wedding so they remember what's most important to them on the big day. This refresher can ensure couples don't get too concerned if minor issues arise during their big day, helping them remain calm and keeping a focus on all the fun to be had during the day.

It's easy for couples to feel a little overwhelmed on their wedding day. Some simple strategies can take the hectic out of couples' wedding day and ensure they keep their focus on one another and their loved ones.

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4 Tips for finding the right wedding venue

Wedding planning requires couples to make many decisions, including where the wedding will take place.

A couple's wedding day is typically broken into two parts: the ceremony comes first, and the reception follows soon after. Depending on couples' preferences and religious beliefs, ceremonies may take place at a house of worship or another location that is separate from the reception venue. In some instances, couples may choose one location for both the ceremony and the party to follow. Wedding venues are where the bulk of the day will unfold, and couples can consider these four tips to find a venue that suits their needs.

1. Consider your theme and wedding style. Most couples know which sentiments they want to

convey during their weddings. The venue should match the theme so the entire wedding will feel connected to the space. A modern wedding, for example, will be at home in an art gallery or warehouse. A wedding with natural elements may work better on a ranch or in a botanical garden. Zeroing in on the wedding style helps narrow down potential venue options.

2. Assess the budget. A couple may find what seems to be the perfect venue, only to realize that the cost of the space doesn't fit their budget. Ampersand Travel says the venue accounts for the most significant wedding expense, at an average cost of \$9,000. Finding a venue that will maximize dollars spent involves looking at what is included. Rentals for chairs, linens, lighting, a dance floor, and other

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Timeline Tips:

Factors to consider when planning your wedding day timeline

The notion that "timing is everything" is applicable in many situations, perhaps none more so than on a couple's wedding day. Many couples spend months, if not years, planning their weddings in the hopes that all that hard work will ultimately result in a day they will cherish forever.

The sheer volume of things to do on a wedding day can make couples feel overwhelmed. Those feelings can be overcome by emphasizing timing on the day of the wedding. Wedding day timelines will differ depending on variables that are unique to each couple's wedding, but the following are some factors to consider as couples organize the big day.

--**Venue(s):** The schedule couples adhere to on their wedding day will be greatly affected by their choice of venue. Does the venue have somewhere on premises for the couple and their party to get ready? Are the ceremony and reception being held at the same venue? Before creating a timeline, consider the location of the ceremony and reception venue(s) and the accommodations each provides. Getting to and from multiple facilities won't be an issue if couples choose a multipurpose venue where they can get ready, tie the knot and dance the night away all in one place. Couples who will be moving from venue to venue throughout the day must build the time it takes them and their party to get about into their timelines.

--**Wedding party:** The size of the wedding party also bears consideration when planning a wedding day timeline. Large parties will require more time to get ready, and that should be factored into couples' timelines. Large parties also may be harder to corral and transport from place to place, so couples should build some extra time into their timelines to account for that. Small wedding parties can be easier to manage, so couples with small parties may be able to begin their timelines a little later in the day than those with large wedding parties.

--**Weather:** Weather is the most unpredictable variable couples need to plan for on their wedding days. As the wedding day approaches, couples can monitor the day's forecast and then make any necessary changes to account for inclement weather. Getting around in a rainstorm will likely take longer than moving about on a sunny day, so some minor tweaks to the timeline may be necessary if storms or another type of inclement weather is in the forecast.

Couples can access wedding day timeline templates on various websites. But it's important that couples remember that their weddings are unique, so online guidelines might not be realistic. A careful consideration of a handful of variables specific to couples' weddings can help them craft timelines that make their big day go smoothly.



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The Wedding PLANNER 2022

Navigating an Interfaith Wedding

Celebrating family histories and traditions is a major component of weddings. During a wedding, two families come together and begin to merge their unique takes on life.

When couples tying the knot come from the same cultural or religious backgrounds, fitting the pieces together may be relatively easy. However, when a wedding must incorporate two different religions -- each with its specific traditions and requirements -- a couple may not know where to start. These tips may help the process along.

Communication

It is important to open a dialogue with all involved parties at the onset to be able to craft a ceremony and subsequent celebration that aligns with the faiths of the couple and their families. This dialogue shares what everyone expects. Ask everyone to rank the rituals they would like to be included by order of importance, and then use this as a guide when planning the ceremony.

Discuss options

Certain houses of worship may be strict in regard to what they allow during interfaith ceremonies. Conservative congregations may even frown upon marrying outside of one's religion. That may spark an entirely new conversation about converting so couples can be married in the eyes of the church, temple or mosque. More reformed places may be open to blending certain traditions from both faiths. Couples often lean toward having one officiant from each faith at the ceremony to incorporate key rites into the wedding.

Neutral ground

Interfaith couples may opt to have the ceremony at a neutral location so they do not appear to be paying favor to one faith over another. Determine if religious officiants can oversee the ceremony outside of a place of worship and still have the marriage recognized by the tenets of that faith.

Secular officiant

In instances when it may seem like there are too many obstacles to having faith-guided ceremonies for interfaith weddings, wedding planners may suggest some creative solutions, including working with a secular officiant. Traditions such as lighting a unity candle or blending two different sands together to signify the blending of two faiths and families can be part of the ceremony.

Give others tasks

Couples may be unfamiliar with each other's religious traditions. Sharing faith-specific wedding planning tasks can help couples and their families become more familiar with these customs.

Interfaith weddings require extra planning and finesse, but millions of couples get married in such ceremonies every year.



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Did You Know?

Modern weddings are increasingly multicultural affairs.

According to The Knot 2019 Real Weddings Study, 51 percent of all couples tying the knot involve partners from a different race or ethnicity or from a different geographic area.

Those couples are still incorporating their heritage into their weddings, as 46 percent indicated they wore something with special meaning to their families during their weddings.

In addition, the survey found that 38 percent of couples incorporate cultural/ethnic or religious elements into their ceremonies.

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extras can quickly add up. Couples should have a set limit they're willing to spend on the venue and let that dictate the location.

3. Availability of the location. When a couple wants to get married may determine their venue options, especially if they're planning on a budget. September and October are now the most popular months to get married, so venues will book up quickly during that time of year. Those who have their hearts set on specific days will have to begin the search earlier than couples with no attachment to a particular date. Concessions may need to be made if a certain date is a must.

4. Estimate the size of your guest list. Price, date and style will factor into wedding venues, but the number of guests also is a major consideration. A trendy restaurant may seem like the perfect locale, but it must be able to accommodate everyone on the guest list. Couples should sit down with their families and come up with a list of potential guests and look for a venue that can accommodate everyone.

Couples also should visit potential venues in person to see which, if any, details might be missing from online or magazine advertisements. A host of factors, including accessibility, should be considered when looking for a venue.

Finding the right venue requires careful consideration of various factors that are unique to each couple.

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5 Great Reasons to take engagement photos

During their engagements, couples will make many decisions in regard to their weddings. Wedding planning can sometimes seem like a runaway train of appointments, schedules and deadlines. As a result, some couples do not take the time to enjoy being engaged, which is a special and unique time in their lives.

Engagement photo shoots can be a unique way for couples to commemorate and enjoy the months preceding their weddings. Engagement photos memorialize the engagement and provide many additional benefits as well.

1. Engagement photo shoots give couples a chance to connect with their photographers. Booking an engagement photo shoot provides helpful information to both the couple and the photographer. The photographer gets to see how the

couple interacts in front of the lens and can determine any insecurities or strengths and weaknesses couples may have. These lessons can be filed away and help make wedding day photos look better. Similarly, spending time with the photographer gives the couple an opportunity to develop a rapport with their photographer. If couples and their photographer don't click, scheduling an engagement shoot well in advance of the wedding gives couples a chance to find someone else to take their photos.

2. An engagement photo shoot gives couples time to spend together. An engagement photo shoot is an ideal time to spend an afternoon in a special location focusing on each other without wedding planning taking up your time.

3. Photo shoots provide a chance to get

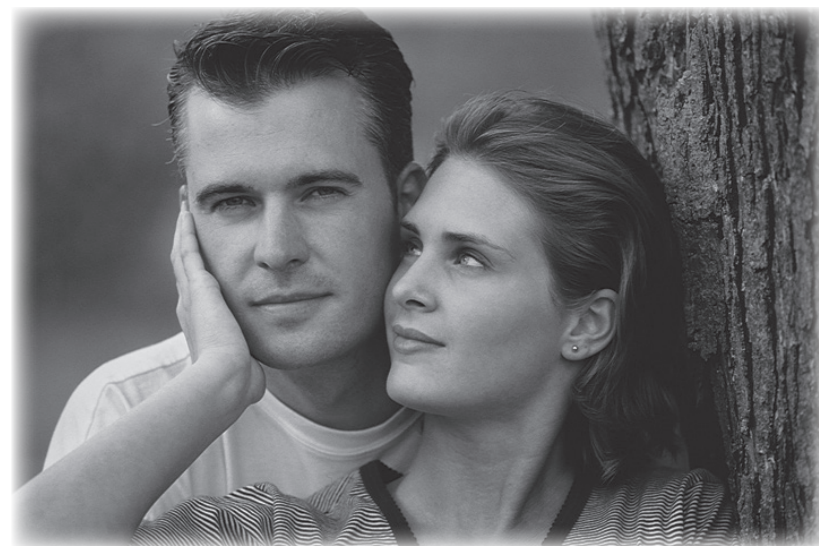
comfortable in front of the camera. Professional photographs taken before the wedding enables couples to view how they will appear in pictures. Seeing these photos might help couples grow more comfortable in front of the camera. This practice can help couples temper their anxieties prior to the wedding. An engagement shoot also can be a great time for couples to speak with their photographers about angles or styles they prefer or dislike.

4. The bride and groom have save-the-date or social media photos. Engagement photographs can be used for save-the-date cards or social media postings (check with the photographer for licensing

agreements). This can be a great way to spread excitement about the upcoming nuptials.

5. Photo shoots provide a chance to experiment with vivid backdrops. Engagement photography gives couples plenty of opportunities to experiment with different locales, which may not be possible come the wedding day.

Engagement photography can be a worthwhile inclusion in pre-wedding celebrations.



Capture perfect pictures for your wedding day

Few things document weddings more effectively than photographs. Carefully curated wedding albums and portraits hung on walls serve as daily reminders of a couple's special day.

Photography is often left in the very qualified hands of professional photographers. However, couples can pitch in to make their photos really pop. These picture pointers from industry insiders can help couples put their best smile forward.

Leave ample time

A carefully orchestrated timeline can ensure photos are the best they can be. Why? Because a couple who is relaxed and not overwhelmed will notice that attitude translates to their photographs. When planning wedding timelines, couples should leave ample opportunities for getting dressed, chatting with the wedding party and going through various photography settings to grab great photos, advise the experts at Martha Stewart.

Put together a short list

The photographer will have his or her ideas of which shots to cover, but a couple with specific goals in mind should relay that information to their photographer. For example, if a grandparent is getting up in years, request some solo photos of that person so you can look back on happy times together. Certain couples want to be snapped posing with a beloved pet. Putting that on the list helps ensure it will happen.

Enlist a family photo coordinator

If the photographer does not have his or her own assistant, recruit someone who is assertive to help wrangle everyone for the family shots. Attempt to get family photos when family members are relaxed but not too far ruffled by dancing or having a good time.

Play your style safe

A wedding day is not a time for the bride or groom to try a dramatic new style, according to photographer Amanda Lamb. Resist the urge for a daring cut or color. It's also likely not the place to try out new facial hair or heavy makeup. A couple unaccustomed to the way they look may be shy in front of the camera.

Delve into the details

Prepare wedding details, like gowns, shoes, accessories, etc., in advance to save time once the photographer arrives, suggests Desi Mendoza, a pro from Dez and Tam Photography. Invest in a beautiful hanger for the wedding gown as well, because you may want to photograph that on its own.

Learn to pose

Couples can practice posing in front of mirrors to get a feel for body positions that put them in their best light. A photographer's advice in regard to posture is invaluable as well. Create space between arms and the body and learn how to angle the body so you look your best.

Photos will capture wedding day memories forever. Couples can put themselves in the best positions for success by following some photography guidelines.



Questions to ask prospective wedding officiants

Couples make many decisions when planning their weddings. Everything from the design of save-the-date cards to the color of the napkins at the reception tables requires couples' input. Choice of officiant is another decision that's worthy of significant consideration.

Many couples may have an officiant in mind before they begin planning their wedding. In such instances, couples may choose an officiant who's affiliated with their place of worship or even a friend or family member who's been ordained or certified to officiate weddings. Couples with no such option can ask the following questions as they look to hire an officiant for their wedding.

Can you legally officiate our wedding?

Each state has its own requirements regarding who can sign the paperwork necessary for couples to be considered legally married. An officiant should meet these requirements.

What services do you provide?

Some officiants will do more than officiate the wedding. Some will help couples obtain their marriage license and even submit the documentation after the wedding. Those services can be important, but many couples are more concerned with what officiants will do before and during the ceremony. Ask if the officiant will write his or her own remarks to be delivered during the ceremony. Some couples may want to write remarks for the officiant, while others may need help crafting the message they want to convey.

How flexible are you?

Ask how officiants handle feedback and how willing they are to deliver remarks they did not necessarily write themselves. Some officiants may have a template they customarily follow, but that doesn't necessarily mean they won't stray and personalize the ceremony based on couples' wishes. Couples should ask such officiants how far they're willing to stray from their routine if necessary.

Do you have a portfolio?

Written testimonials from past clients can be invaluable, but couples can get a true feel for an officiant's style by watching video of ceremonies they've officiated in the past. Ask prospective officiants if they can share video of weddings they've presided over. It's not a red flag if officiants have no such video, which couples may have forgotten to share. But video can help couples get an accurate idea of how officiants may preside over their ceremony.

Will we work together prior to the ceremony?

Many officiants will ask to meet with a couple at least once before the wedding so they can get to know them as well as possible. Ask each officiant if this is their policy. Pre-wedding meetings can be conducted in person or via Zoom. When discussing meeting before the wedding, ask the officiant if he or she will attend the wedding rehearsal. It's not customary for officiants to do so, though some might be willing to attend the rehearsal, especially if the ceremony will feature any elaborate components that require their involvement.

Miscellaneous considerations

Couples also may want to broach some additional topics when questioning prospective officiants. Such topics may include:

- Officiant's attire
- Backups if the officiant falls ill prior to the ceremony
- Officiant fees, and if extra services like attending the rehearsal incurs additional charges
- Officiants' experience

Couples can ask prospective officiants various questions in an effort to find the right person to officiate their wedding.



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The Wedding PLANNER 2022

Timeline

for Planning Your Wedding

Wedding planning involves many movable pieces that ultimately need to come together on the big day. Planning is typically a months-long process, and adhering to certain monthly benchmarks can help couples stay the course.

Brides magazine offers that the perfect engagement period is 12 to 14 months, which affords ample time to get organized and work with vendors. With that in mind, here's a 12-month timeline for couples getting ready to say "I do."

12 months out

At the start of the planning process, establish your budget, hire a wedding planner (optional), choose the wedding party, pick a date, and start to assemble a cursory guest list. This also is a great time to begin touring venues to get a feel for potential ceremony and reception locales.

11 months out

Now is the time to get a firm handle on the theme and scope of the wedding. Start picking wedding colors and overall design. Also, interview and hire vendors, such as photographers, bands and videographers. These vendors tend to book up quickly as wedding season draws near, so it's never too early to book them.

10 months out

This is a good time to start shopping for a wedding gown because it might take some trial and error to find the perfect dress. You also can start shopping for wedding party attire at this time. Check with formalwear vendors to see how long it will take for the gowns to arrive in the shop for alterations. If you haven't already done so, be sure to book the wedding venue.

8 months out

Reception halls may have their own schedules, but you should think about setting your menu at this time, including deciding if you will host a seated dinner, a buffet or something else.

Eight months out also is a good time to finalize the guest list and send save-the-date cards.

This also is a good time to visit stores to create registry gift lists.

6 months out

Meet with potential florists and other vendors, like transportation companies and hotels, to secure these arrangements. Your place of worship also may require certain classes or preparatory meetings, so be sure to inquire about these.

Meet with a makeup and hair stylist and book a trial. Choose attire for groomsmen and give them a deadline for fittings and orders. If you will not be getting married in a place of worship, hire an officiant at this time.

4 months out

Grooms traditionally arrange the honeymoon, so this is a fine time to get those travel plans in order. If you need passports, you should secure them as early as possible, and no later than four months prior to the wedding to ensure processing times. Book cake tastings and order the cake if it is not part of the venue food and beverage package. If you haven't already done so, the bride should have an initial gown fitting, and wedding invitations should be ordered at this time.

2 months out

Secure your wedding license and buy wedding party gifts. Address and mail the wedding invitations. Undergo a second gown fitting and work with the seamstress for the final fitting date just before the wedding. Finalize any song selections with the DJ or band.

The final details will occur in the last weeks before the wedding. Buy all the small accessories and items, undergo final fittings and check in with all vendors for final payments and to ensure they are on schedule. Notify the reception hall of the final guest count.

Once the wedding day arrives, couples who have done their best to stay on schedule can relax and have a great time with family and friends.



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couples who planned to get married in 2020 ended up reducing their guest list by a significant percentage. The average reduction was 41 percent, and some suspect small ceremonies may be the new normal in the years ahead.

Microweddings

Microweddings are not necessarily a new trend, as couples have always had the option of getting married with only a small number of family and friends in attendance. However, microweddings could be an emerging trend, and cost may have a lot to do with that. The Wedding Planner Institute notes that microweddings cost anywhere from \$1,600 to \$10,000, though the group notes that most microweddings fall somewhere in the middle of that range. A 2020 survey from TD Ameritrade found that 47 percent of respondents felt that cost of living was the biggest threat to their financial security and long-term investments. Engaged couples confronting the well-documented post-pandemic increase in cost of living, including an unprecedented rise in housing costs, could see expensive weddings as luxuries they simply can't afford. Microweddings could be viewed as a cost-effective way to combat the rising cost of living that still allows couples to share their big day with their closest friends and family members.

The WPI has urged wedding planners to offer microwedding packages in an effort to capitalize on this emerging trend. Data from The Wedding Report indicated that the total number of weddings would rise to 2.77 million in 2021, an increase of roughly 650,000 over the yearly average. Even if only a fraction of couples who tie the knot in 2022 opt for a microwedding, a preexisting microwedding package can help wedding planners secure their business. Couples who opt for microweddings may do so to save money, but also to avoid the effort and save the time required to plan more lavish affairs. Such couples may be especially excited to work with wedding planners who can plan their weddings regardless of how small the affair may be.

What goes into a microwedding

Nothing should be off the table when planning a microwedding. The fewer the people who will be there, the more freedom planners and couples may have. The WPI notes that microweddings afford planners and couples the chance to get personal in ways that may not be possible when organizing larger affairs. Planners can focus on small details and allow couples to make their ceremonies and receptions as personal as they would like. Couples who prefer microweddings tend to emphasize minimalism, so keeping things simple is something to keep in mind when planning microweddings.

Microweddings are an emerging trend that make for a realistic option for couples and the people they hire to help them plan their big day.

Creative Ways to Use Social Media for celebrating Your Wedding

Young couples tying the knot today grew up with social media, so it's no great surprise that so many want to utilize various platforms when planning their weddings.

The following are some fun and creative ways to embrace that trend:

--Create a social media photo booth.

Guests may take more pictures at modern weddings than the photographers who were hired to document the happy couple's big day from start to finish. Social media boards are digital screens that display social media walls. Live event social media boards collect and curate content from social media channels and display it on a single digital screen. Users, in this case a couple's guests, simply use a predetermined hashtag when posting photos and the images are then displayed on digital screens in real time. This can be a fun way to engage

guests during the reception.

--Live stream the wedding. Live streams became very popular during the pandemic, when couples getting married had to pare down their guest lists in order to adhere to social distancing guidelines. But live streams can continue to be used after the pandemic, as there will always be guests who can't make it to the wedding. Facebook Live was a go-to social media platform for live streaming weddings during the pandemic, and it can be utilized to involve loved ones in the festivities even if they can't be there in person. Live streaming via social media may be especially useful for couples who want to enjoy destination weddings, which tend to be small affairs due to travel constraints.

--Hashtag the wedding. A couple-specific hashtag can serve as something

akin to a wedding album, only it's one everyone can easily access via the couple's chosen social media platform. Encourage guests to hashtag photos from the wedding so everyone can have a good time looking back on the ceremony and reception once the day has come and gone.

--Plan with your party. Social media can be as fun, inclusive and useful when planning the wedding as it can during the wedding itself. Brides and grooms can create their own private Pinterest boards and share them with the wedding party. Everyone can then use the private board to bounce ideas off each other. Couples can infuse a little fun into the Pinterest board by encouraging their groomsmen and bridesmaids to post outrageous outfit ideas or submit sing-along song requests to be played during the reception.

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Unique Locations to Host a Wedding

When tying the knot, couples continue to do so in familiar venues. Houses of worship, hotels and country clubs remain wildly popular wedding venues. Couples who want to stray from that norm often look for unique locations to say "I do," and there's no shortage of special spots to do just that.

Rooftop venues

Few backdrops inspire the awe of city skylines, especially when couples wait to get hitched until night has fallen and buildings have lit up. Rooftop restaurants and bars have undergone a resurgence in recent years, and these facilities are tailor-made for city-dwelling couples who want an enviable backdrop for their nuptials. Many such establishments are even affiliated with hotels, which can simplify

wedding planning.

Museums

Couples who want their guests to take a stroll through history before they watch the happy couple stroll down the aisle can consider tying the knot at a local museum. Many museums offer a variety of ceremony and reception options. The vaulted ceilings and airy quality of many art museums make them an ideal place to host large gatherings. The unique decor of such facilities guarantees couples will get some awe-inspiring photos on their big day.

Vineyard/winery

Oenophiles will no doubt love the idea of getting hitched at a vineyard or winery, but even people without a taste for wine can appreciate such locales.

Sprawling fields and expansive skies make vineyards and wineries an ideal place to tie the knot, and guests will no doubt enjoy the unique surroundings.

Stadiums

Couples who first bonded over their love of a particular sport and/or favorite team can incorporate that into their nuptials by getting married at a stadium. Professional and collegiate teams typically offer wedding and reception packages, and guests may appreciate the once-in-a-lifetime opportunity to hang out on the field where their favorite athletes play.

Historic homes

Another go-to option for history buffs, historic homes and mansions can make for memorable places to get married.



A VINEYARD can provide an idyllic backdrop for a wedding.

Such homes tend to have a classic appeal, making them ideal for couples who want traditional weddings that call to mind the grandiose ceremonies of bygone eras.

Couples have an endless array of options when looking for wedding venues. Some outside-the-box options can impress guests and make for memorable ceremonies and receptions.

Find a wedding style that fits you as a couple

Every wedding is different, even if many share some common components.

As couples plan their weddings, learning about some popular wedding styles can help them create a ceremony that suits them.

Classic wedding

Classic weddings are the storybook traditional weddings that many people dream about for years. Key elements include a tuxedo for the groom and a white gown for the bride. Formal attire is reserved for the rest of the wedding party. The ceremony is conducted in a place of worship before everyone retires to a fancy catering hall for the reception. Traditional weddings also may include the time-

honored customs like toasts, cake cutting, bouquet toss, and parent-child dances.

Beach wedding

Beach weddings often are casual, laid-back affairs. Dresses may be less structured and flow with sea breezes, while guys may even don shorts with linen shirts or jackets. Guests can expect the party to be much more free-flowing and the traditions of classic weddings may not be part of the celebration.

Bohemian wedding

Free-spirited individuals may dive head-first into a bohemian style wedding. According to wedding planner David Tutera, a boho wedding is casual and comfortable. It tends to come off chic but

appears that way with minimal effort. Decor is typically humble and blends harmoniously with nature. A boho wedding may take place outdoors or in another less traditional venue, such as a farmhouse or botanical garden. Wedding party attire may be mismatched and showcase each person's individual style.

Modern wedding

Brides and grooms who crave contemporary and current trends may prefer a modern wedding. Graphic color schemes, clean lines and minimalistic flowers might be part of a modern wedding. Attire may be angular and edgy, and the venue may run the gamut from sleek museum to a city rooftop.

Destination wedding

Couples who love to travel and don't want to worry about the minutiae of wedding planning may find a destination wedding is a good fit. Destination weddings last more than one day and focus on relaxation, activities and lots of fun. Destination weddings tend to be less formal and less traditional than classic weddings. Due to the remote locations, destination weddings also can be smaller and more intimate, as many invitees may be unable to attend. Yet those who can attend often get to enjoy tropical islands or mountain retreats.

Wedding styles are as unique as the people getting married. Choosing a theme that has the right feeling can help couples make the most of their special days.

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at Hickory Creek*

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The Barn comes with handmade wooden tables and chiavari chairs complete with ivory cushions. There is a new grooms cabin and a bridal suite as well as bar, prep kitchen, and patio. Wedding ceremonies can take place inside or outside so weather is not an issue. It will accommodate 50 to 330 people.



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Why a Wedding Planner can be a Couple's Best Asset

The average cost of a wedding today is enough to make a sizable down payment on a home. According to The Knot's 2019 Real Weddings Study, the average wedding in the United States cost \$33,900 in 2019, though the price tag can vary widely from state to state. Canadians spend similarly, with Canadian Buzz stating a modest wedding will cost between \$25,500 and \$30,000 CAD, but more likely around \$42,400 CAD.

Though love may not cost a thing, weddings certainly do. One of the best ways to maximize wedding budgets and ensure that all that money is well spent is to enlist the services of a wedding planner. Wedding planners wear many hats, which underscores how valuable they can be.



After you marry Look for Insurance Savings

If you're getting married, we can't you help find a caterer or band.

But this insurance checklist could help you save money:

- **Renters insurance:** The average Texas renters policy costs about \$20 a month. That's an affordable way to protect your wedding gifts. The coverage will pay to replace items damaged by a burst pipe, fire, or other cause. It also will cover personal items stolen from your home or car.
- **Auto policies:** Combining your auto policies may save you money. Most insurance companies offer a discount if you cover more than one vehicle. Also, rates are usually lower if you're married.
- **Health coverage:** You have options. If both of you have coverage through work, compare policies. One may offer better benefits, a lower deductible, or a lower cost to add a dependent. Check if there's a deadline to add a spouse.
- **Life insurance:** Life insurance helps your spouse and family maintain their standard of living after you die. Consider how much income would need to be replaced to help with childcare, your mortgage, and other debts.

Have a question about insurance? Call the Texas Department of Insurance at 800-252-3439 or visit www.tdi.texas.gov.



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Sounding board

An experienced wedding planner can help couples keep their worries at bay. Countless decisions must be made when planning a wedding, and some couples may feel as if they need to micromanage their nuptials. A wedding planner can take tasks off of couples' plates and serve as a sounding board as couples try to make the best decisions.

Financial guru

A wedding planner may help couples score insider deals and will know when a vendor's price is on target or inflated. That savvy saves couples money in the long run. Wedding planners also can advise on ways to save money and allocate funds so couples' biggest priorities get the financial attention they deserve.

Problem solver

Wedding planners step in to save the day when hiccups threaten to derail plans. A planner will know what to do should a gown become torn or if a vendor fails to respond to calls on the day of the wedding. Removing some stressors allows couples to relax and more fully immerse themselves in their weddings.

Idea generator

Pulling together ideas from every corner requires a creative eye. Couples can rely on a professional wedding

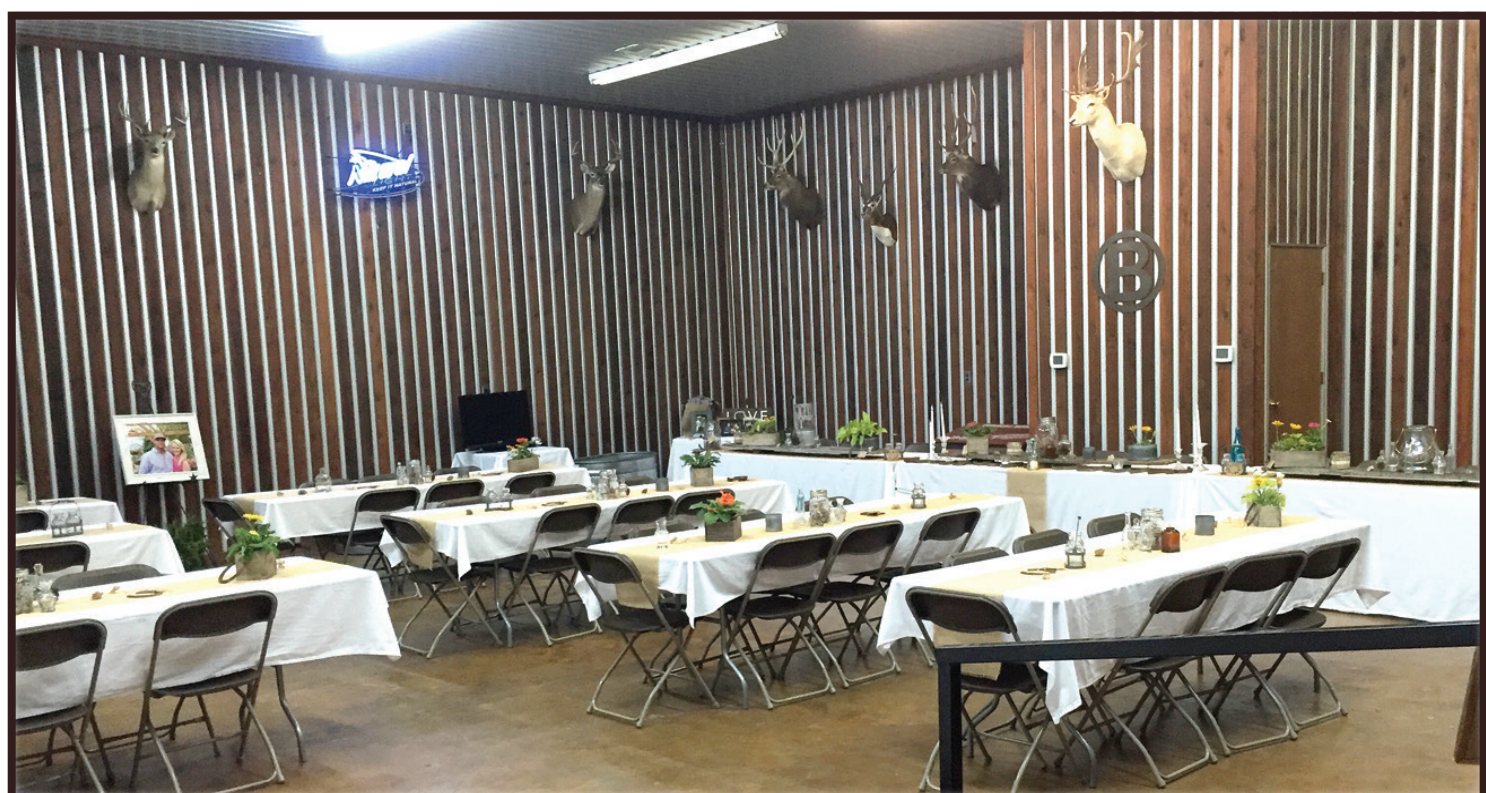


planner to help with brainstorming and putting different elements together. He or she likely has seen a vast array of celebrations and can make suggestions based on what's worked before.

Time saver

Wedding planners already have a bevy of industry contacts and can pull together wedding details in much less turnaround time than couples with no wedding planning experience.

Wedding planners are invaluable resources who wear multiple hats as they help couples plan the wedding of their dreams.

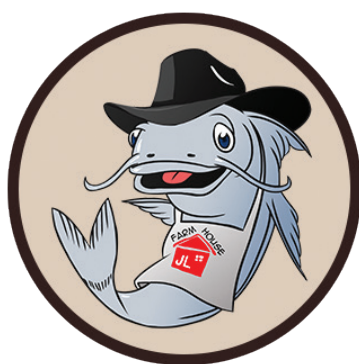


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