

Planning: Money Matters

Get the wedding you desire by making the most of your cash—whatever your budget

By Michael Blanding

After the flush of engagement bliss fades, reality sets in: How much are you going to have to spend for the happiest day of your life? The fact is, you can have a fabulous wedding on any budget if you plan wisely. No matter how much you can spend, your guests will remember the touches that truly reflect your personality.

Budget No. 1: \$30,000 and Up

Just because the sky's the limit doesn't mean that you can simply order the best of everything and be done with it—at this level, you need something to differentiate yourselves from the pack. "You want to make it like a party you would throw in your living room," says Bryan Rafanelli, CEO of Boston-based Rafanelli Events. "Even if it happens to be in a ballroom."

If your friends know you as wine lovers, for example, order several of your favorites, along with cards explaining where you first tasted them together. If they know you as music fans, spare no expense in hiring your favorite local band to play.

Just as important as the venue are the extra touches people remember. Nothing can transform a room more than adding lighting—from spotlights on the tables to colored lights for the dancing. For an outdoor wedding reception, "you can decorate the tent with lanterns and flaggings of fabric," says Alexis Eliopoulos O'Mara, owner of Unique Weddings by Alexis in Boston.

One thing that isn't necessary, says Eliopoulos O'Mara, is to pick up the tab for guests' accommodations. Spend the money on transportation instead—hire a trolley or bus between the ceremony and reception or a fleet

of antique cars for the wedding party.

When it comes time for food, a sit-down dinner can be a luxury for guests, especially when it includes top-of-the-line items such as Colorado rack of lamb. Consider allowing guests to order at the table instead of filling out a card beforehand. Though it adds 10 percent to 20 percent to the price, it can be worth it. "It gives people exactly what they want, and gives the couple peace of mind," says Holly Safford, president of the Catered Affair in Hingham. For dessert, "the cake is symbolic, but that's not everyone's favorite," says Eliopoulos O'Mara. "Add a dessert buffet or a coffee station with flavored coffee and a cappuccino maker."

Budget No. 2: \$15,000–\$30,000

At this level, you can splurge on the things that are important to you—but you have to prioritize. Instead of spending everything on your location, get a spot farther from the city or the coast—say, a hotel or country inn where rates are lower. Then put your resources into the things that really matter: food and entertainment.

A sit-down meal isn't as important as the quality of the food. Safford recommends a buffet, with stations where guests can get carvings of beef and salmon. As for music, the question to ask isn't "band or DJ?" but "Are they professional?" "I have seen people try to put all their music on a laptop, but it's never stress-free," says Eliopoulos O'Mara.

The two things that you never want to scrimp on are your photographer and your dress. While memories fade, your wedding pictures stay with you forever. "Figure out what you can spend, but if it is \$3,000 and you find the photographer of your dreams for \$3,600, spend that," says April Livermore, photographer and co-owner of Glenn Livermore Photography in Newburyport. "On the other hand, if you find someone who does exactly what you want for \$1,200, hire them."

If you need to save some money, cut down on the number of hours the photographer is snapping away at your event. "I'm glad we had a good photographer, but we didn't need the hundreds of shots we wound up with," says newlywed Stacey Forsyth, a former resident of Manchester, New Hampshire, who had a budget of \$20,000 for her wedding in Arizona in October 2005.

If you've got your heart set on a dress with a five-figure price tag, ask around: A custom dressmaker may be able to make you a version of the gown for less by leaving out some of the luxurious materials and details.

Budget No. 3: \$15,000 or Less

Having a wedding on a budget doesn't have to mean throwing it at the VFW. Some New England inns or cabin resorts offer special deals that make a destination wedding affordable. The Birches Resort on Moosehead Lake in Maine won't charge a service fee for an off-season wedding if at least 45 of your guests stay at the resort.

Hotel weddings are an easy way to make sure the details are covered; an on-site wedding consultant's services are often gratis. "Couples who think they can save by doing it on property they own themselves are usually sorely mistaken," says Eliopoulos O'Mara, who notes the expense of rental tables and extras.

If your family owns a place that you simply love, it may be worth the price. Somerville bride Kat Harkins-Buehler and her husband spent \$15,000 for a fall wedding at a beautiful seaside home in Woods Hole owned by the groom's family. She used potted plants instead of flowers on the tables, and hired a three-piece jazz trio instead of a full band. A baker friend offered to make their wedding cake. Having family and friends pitch in doesn't mean you have to sacrifice quality. "Communicate properly so that you don't give anything up, and they feel good about it as well," says Rafanelli.

And just because something is traditional doesn't mean it's essential. "A champagne toast is a big expense," says Rafanelli. "Save money and let people toast with what they have."