

# 10 Wedding Tips

From a Community First Credit Union *Smart Advisor!*

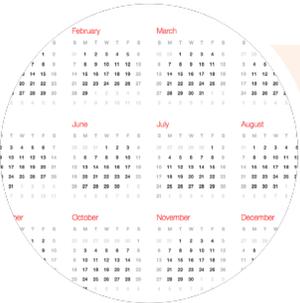


## #1. You don't need the trendiest flowers

Getting trendy, Pinterest-inspired arrangements can run your flower budget up by thousands of dollars. When I brought photos of peonies to my florist, she warned me that this would cost five times the price of regular roses. Ask your florist what flowers are in season at the time of your wedding, and save that money for something much more important than flowers.

## #2. Have some items do double duty

For our wedding, our wine bottle labels are doubling as our table numbers, and the flowers at the church will decorate the podium and receiving tables at our reception. The double duty aspect doesn't just apply to the wedding; I have purchased a few interesting picture frames and decorative items that I can use in our home after the wedding to enjoy for years to come.



## #3. Shorten the wedding-planning timeline

This is not something I did, but rather, something I wish I did. My fiancé and I have been engaged for over a year and a half, which has proved to be a very long time to plan this wedding. I have had too much time to buy things, change my mind, and then buy new things. This also gives you too much time to make the wedding a bigger deal than the actual marriage. If I could do it all over, I would have shortened the timeline to one year or less, and focused more on what's really important.

## #4. Take advantage of seasonal sales

When you have a lot of attendants in your wedding (we have 9 on each side), a great time to buy their thank-you gifts is during seasonal sales. I purchased almost all of my attendants' gifts, as well as some items for the wedding day, during Black Friday and Boxing Day sales. Even if your wedding isn't until next summer, I would recommend scoping out the holiday sales this year, and save yourself some money in the long run.



## #5. Choose a venue that doesn't need much décor

Save some money on your décor by selecting a venue that is unique and beautiful in its own way and doesn't need much enhancement. Barns, beaches, industrial mills, farms, and even backyards can make beautiful and cost-effective settings for weddings.

## #6. Rent rather than purchase items

Don't purchase if you don't need to! The last thing you want is to be stuck with 100 candles or 40 vases that you won't know what to do with later. For our wedding, we rented the cake stands, decorative whiskey barrels, cocktail tables, all of the linens, lighting, and more.



## #7. Utilize the Dollar Store

Don't be a Dollar Store snob! The Dollar Store can be a great resource fellow brides! We purchased our picture frames for the menus (I used the same ones at my bridal shower), gift wrapping materials, all of the men's and women's bathroom basket items, thank you cards for the priest, singers, and readers, and candle holders for the unity candle ceremony, at our local dollar store. It saved us a lot of money, and the items are good enough quality for one day's (and maybe more) use, and it's a convenient one stop shop.

## #8. Take advantage of credit card points

Even with my cost saving tips, let's face it, weddings are expensive. I put as many purchases as possible on my Community First Credit Union World Elite MasterCard, in an effort to try and rack up my points. It worked, and now when I celebrate my honeymoon this winter, I can use all the points I accumulated for free travel. Note: If you put too many wedding purchases on your credit card and are unable to pay the balance, let us help you with a line of credit. You can use the line of credit to pay your credit card at a low borrowing rate, and then pay it off once your wedding is over.



## #9. Know what you don't need

For the longest time, I convinced myself that I needed my menus to be imprinted in chocolate and have one for each guest. At \$14 each, and 300 guests, that would have cost me \$4200, for CHOCOLATE MENUS. Evaluate your wedding wish list carefully, and eliminate extravagant excess costs.

## #10. Sell as much as you can after the wedding

Now that my wedding is over (tear), I am in the process of going through everything I accumulated to make the day special, and identifying possible sale opportunities. I can sell some decorations and favours to a future bride, a win-win opportunity. She will get a good price for items that were only used once, and I get some money back and more importantly, some clutter off my hands. Some brides even consider selling their wedding dress to another lucky lady. I am not sure I will be able to part with mine right now, but maybe once the dust settles I will think about it.

