



ILLUSTRATIONS BY LORI ORS

# Money Manners

by Martha A. Woodham

It's official—the two of you are engaged. The excitement of your fiancé's romantic proposal still lingers, bringing a secret smile to your face every time you relive that magic moment. You've told the good news to your parents and his, and they reacted joyfully, so glad their children have found worthy companions for life's great journey. Now comes the fun part: creating an unforgettable event that is a true expression of your love for each other.

Many women have an idea of what their ideal wedding would be like, but then reality steps in: Can they afford the wedding of their dreams? Of course, we all know that spending money is a key factor in a wedding—whether it's a grand celebration or a quiet one, whether the funds come from your own pocket or are a gift from generous parents. Putting a proper plan together will help ensure you are pleased with the final result. Being clear on your priorities will eliminate any stress caused by uncertainty and simplify the process, making your lives much simpler in the long run.



## Money Roles

Wedding planning for our mothers and grandmothers was simpler in a time when families had well-defined roles and knew what to expect. The budget was determined by the bride's family, who paid for the expenses of the wedding ceremony and the reception. The groom's family hosted a rehearsal dinner the night before the wedding. The honeymoon expenses were the groom's responsibility.

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Brides know that planning a wedding today is more complex. Not only do couples often have multiple sets of parents, but women are generally marrying later, usually in their mid- to late twenties. Rarely are they going straight from their father's house or from college into a new home with their husband. Many of them are career women who do not feel that it is reasonable to expect their parents to pay for the kind of wedding of which they have always dreamed.

So where do you start? What is expected today when planning the expenses for a wedding? Finances can be such a minefield for couples planning their big day. How can you talk about money tactfully? Money has always been a taboo subject, never discussed in polite circles, whether it's how much someone makes or how much something costs. But when couples begin to plan their wedding, they must put any reluctance to talk dollars and cents aside.

First of all, don't take it for granted that the bride's parents are willing or able to pay for the entire wedding, says Anna Post, the great-great-granddaughter of Emily Post and author of *Emily Post's Wedding Parties: Smart Ideas for Stylish*

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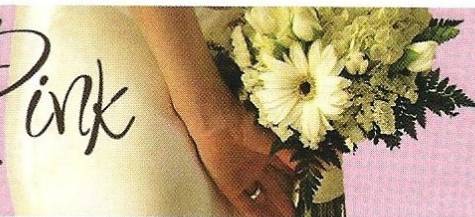


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## ETIQUETTE

*Parties, From Engagement to Reception and Everything in Between.* Times have changed, she notes, and it is not fair to expect the bride's parents to pick up the entire tab. In fact, there is no etiquette rule that says parents must pay for a wedding at all. "It is fair for you to bring up the subject," Post says. "Just don't come into it with assumptions."

Today's families find creative ways to share the expenses, Post points out. Most parents will want to participate. A couple may decide to pay for the entire wedding themselves, or they may share the costs with the bride's parents. Some couples opt to pay for half the wedding expenses themselves, with their parents splitting the other half. "None of these are rules but helpful ways to make things more neutral," says Post.

Couples should broach the subject with their parents by asking for a convenient time to meet—first with the bride's parents and then with the groom's—to talk about wedding expenses. According to Post, everyone should come to the meeting with an idea of how much money they would like to contribute toward the expenses. Couples should remember that this is not a negotiation, like the purchase of a car or a request for a raise. Financial help from parents is a generous gift that should be acknowledged gratefully.

"It's a good idea for everybody—the couple and both sets of parents—to come together at some point [before the wedding] just to make sure everyone is on the same page," Post says.

### The Spending Plan

Even if they have determined how to share the expenses, many families are at a loss when deciding how much a wedding should cost and where to start planning. Some experts go by this rule of thumb: 50 percent of the budget on the reception; 10 percent on the gown and bridal attire; 10 percent on the flowers; 10 percent on the music; 10 percent on the photography and videography; and 10 percent on incidentals.

"Unless you have an unlimited budget, most people have no idea what to spend," says Atlanta wedding consultant Susan Pando, owner of Creative Events by Susan Pando Inc.



## Bringing Up the Subject of Money

It's never easy to discuss money, but the topic must be broached so that couples and their parents have a clear idea of what is expected of everyone. Here are some suggestions to get you started:

- Ask for a meeting with your parents and his separately to talk about the wedding budget.
- Let them know that you want to talk about the finances.
- Suggest that they come up with a figure of how much they want to spend.
- In your discussion with your parents, decide how the expenses will be divided.
- Decide what details of a wedding are most important to you. Make a list of all the components of a wedding. Magazines like *Atlanta Weddings* are good resources to help you develop your list.
- Rate you and your family's must-haves—a formal gown, ten bridesmaids, a gourmet meal, etc.
- At some point, everyone—you, your groom, and all parents—should get together to be sure the budget is understood by everyone.
- Remember that parents are not obligated to pay for weddings and that their financial help is a generous gift that should be cherished and treated respectfully.

Her solution is to create a list of what's important to the couple and their families. Break the wedding and ceremony down into their components and decide what are must-haves, she advises. Do the couple want a terrific dance band, or is a deejay enough to keep the reception lively? Does the bride prefer a designer gown, or will a fabulous, off-the-rack dress suffice? Do the couple have their heart set on having a reception at an Atlanta landmark? Do they want an outdoor wedding, a pasta station, exotic flowers, limousines?

The choices are endless, but making these decisions early often eliminates tensions that could arise later.

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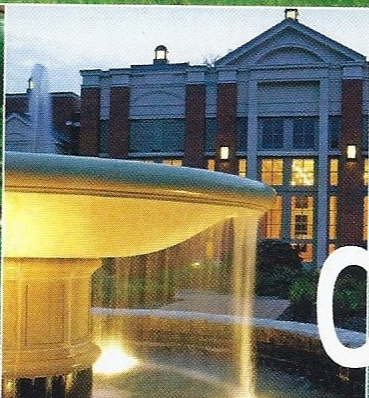
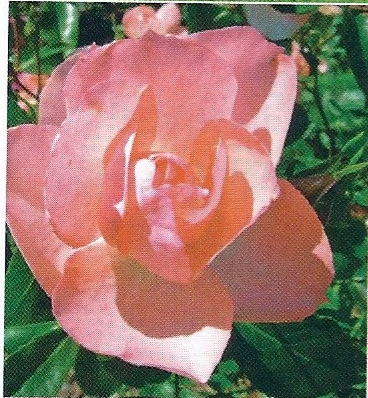


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## ETIQUETTE

For example, a couple who know they cannot do without an ice carving at the reception can plan for that expense from the beginning instead of making snap decisions—oh, yes, we've got to have an ice carving! Those last-minute additions can break a budget—and can lead to ill will. By tagging the must-haves, couples will be able to identify and save on areas that are not as important to them. For example, a couple who want a band guaranteed to have their guests dancing all night can save by using inexpensive flowers and doing without monogrammed napkins.

### Maintaining Control

In some families, whoever is paying for the lion's share of the expenses may try to control the wedding planning. For example, if the bride's parents, who do not drink, are paying for the wedding, they may try to dictate that the reception is alcohol-free.

"Whoever is paying for the wedding does not get final say," says Post, stressing communication and compromise. "You can express your wishes, but paying does not mean you can hold everyone hostage."

Unfortunately, money—and control of the wedding planning—can become an issue. This is a sign of underlying communication problems in a family. In most instances, the bride and/or the groom can handle the problem gracefully by listening and agreeing to consider the parents' wishes. But in some cases, the only option is for the couple to pay for the wedding themselves. Whatever the situation, the issue should be handled with grace and courtesy to keep it from escalating.

### Money From Guests

Talking about money while planning a wedding budget naturally leads to the question: Is it ever correct to ask guests to contribute toward the couple's wedding or honeymoon expenses? Never . . . however, if a *guest* asks the couple, that's a different story.

"The choice of gift is always up to the guest," says Post. If guests ask about giving a couple money, the answer should be: "That is so kind of you. We will use it for our honeymoon."



## Who Pays for What?



### Traditional

The bride's family pays for the wedding and reception expenses, and the groom's family hosts the rehearsal dinner. The honeymoon expenses are the groom's responsibility.

### Today

Roles may vary and could include:

- The couple pays for the entire wedding.
- The couple and their parents each contribute an equal amount, which is used to pay for all of the nuptial expenses.
- The couple pays for half of the expenses, while the parents split the other half.

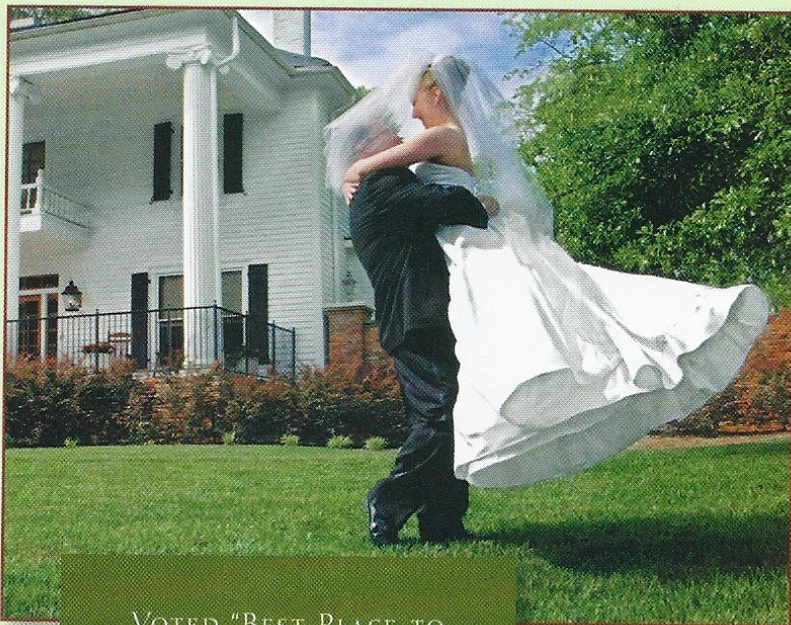
### Words of Thanks

Just like any wedding gift, financial contributions from guests must be acknowledged with gracious thank-you notes. However, the amount of the gift is never mentioned. Instead, the couple should thank the givers for their generosity (or "the generous check") and say how the money will be used. The guest usually has an interest in knowing that his or her check allowed the couple to purchase something they needed.

Of course, the generosity of parents should be acknowledged as well, with heart-felt thank-you notes and cards throughout the planning process and phone calls before the couple leave on their honeymoon. A nice touch would be to have flowers delivered while the couple are honeymooning.

Overall, when dealing with finances, you and your groom should remember that it takes communication and compromise—handled in a gracious manner—every step of the way to the altar. And that's advice you should follow after you say your vows as well! ♡

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