

How to start your married life free of wedding debt

(ARA) - The average wedding now costs more than \$25,000, multiple studies show. Few couples starting their lives together have that kind of cash, and many will fund their weddings - wholly or in part - with credit. While it's normal to want the wedding of your dreams, your special day shouldn't lead to years of unmanageable debt.

Money problems, including too much debt, can cause significant disharmony in a marriage and can even lead to divorce. Fortunately, some careful budgeting and smart use of credit can help you prevent wedding-induced money problems from interfering with your marital bliss.

As soon as you set a wedding date, you need to begin thinking about and discussing how you'll pay for your big day. Your conversation should encompass several key financial talking points, including:

* Credit - Discuss can-

didly how you've both used it in the past, how you'll use it going forward and what, if any, role credit will play in funding your wedding. If you haven't already done it, exchange your credit scores, and discuss how you both arrived at your respective credit statuses.

Consider enrolling together in a credit monitoring product. Keeping a close eye on your credit leading up to marriage may help you better understand if and how you should use credit in funding your wedding. Websites like Freecreditscore.com allow you to see your credit score, which is a snapshot of your credit. The site's Credit Score Center can help you understand how your score works, how it's calculated, what factors impact it and when is the best time to apply for credit.

* Budgeting - A budget will be key to financial security throughout your married life. Establishing and

sticking to a budget for your wedding is not only a good way to avoid overspending, it's a good team-building exercise for future spouses. You can learn a lot about each other based on how you manage your wedding-planning budget.

For example, every budget includes income. You'll need to realistically discuss your wedding "income" - funding sources you can rely on to help defray the overall wedding cost. Will your parents contribute? Will you dip into some savings? Will you pay for some things with credit?

* Savings - Saving money is often an exercise in compromise. For example, you may want a new car, but to save money you may buy a slightly used one instead of a current model. Saving money on wedding costs is the same. You'll need to look for creative ways to save money.

Fortunately, there are many ways to do this.



Changing the time of your wedding to off-peak seasons or days of the week, opting to hold it at a different venue like a park, botanical garden or even a zoo, choosing less-costly dinner selections and even making invitations and favors yourself, can all save you money.

Many people find it diffi-

cult to reconcile the idea of financial matters and romance. But don't underestimate the romantic appeal of starting out your life together free of wedding debt.

Having good credit, solid credit scores and little or no debt can be a great foundation for creating financial bliss in your marriage.

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