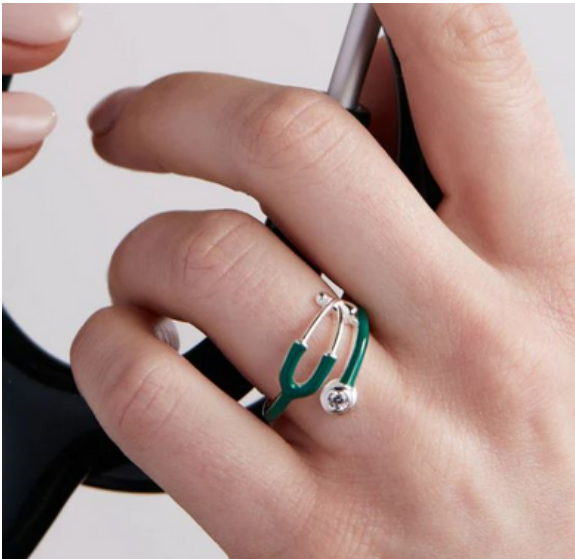


Carver College of Medicine

COMMON CENTS - YOUR FINANCIAL LITERACY NEWSLETTER

GETTING MARRIED ON AN MD/PA BUDGET



TIPS & TRICKS FROM OTHER STUDENTS

A lot of CCOM students get engaged/married during their program. This is a very exciting time for couples, but getting married can be expensive—especially on a limited budget. I have been canvassing CCOM students for the past year asking them what tips and tricks that they learned to save some money along the way. They had no shortage of excellent suggestions to share.

“A popular seamstress quoted \$650 for alterations and a small town seamstress quoted us \$250 to do the same job.”

-Brianna Hill (wife of Jared Hill, M2)

WEDDING DRESS, BRIDESMAIDS DRESS, ETC.

- Consider buying a gently used wedding dress (and bridesmaid dresses) through [Azazie](#), [Birdy Grey](#), and [Stillwhite](#)
- Join Facebook Wedding Resale Groups. Many brides sell their used décor or dresses on these sites. You can also sell your dress/decorations there after your wedding
- Attend a bridal store Trunk Show to get designer bridal gowns at discounts

VENUE

- Get married on a weekday or on an off-wedding month—there will be more venues available at those times and you can usually reserve them at a cheaper rate
- Pick a venue with low cost that is already scenic—this will save you from having to spend a lot of money (and time!) on decorations
- Find venues that already have tables and chairs so that you don't have to rent them
- Consider non-traditional venues such as community centers, beaches, and parks to save money on rental fees

“Consider using an AirBnB for the venue. We ended up renting three days in a beautiful mansion in Illinois with all of the supplies for a party, plus rooms for our favorite guests, for less than booking a traditional venue. We had to keep the guest list small and had to do the setup/tear down ourselves, but the trade off was worth it.”

-Paul Cover, M2

CEREMONY

If you are not getting married in a church, have a friend officiate the wedding so that you don't have to pay someone for their services!

ALCOHOL

- **Instead of a FULL open bar, just offer beer and wine. Mixed drinks are expensive—if you want to offer them, have the guests pay for them on their own.**
- **Consider having a limited open bar. Hand out 2 drink tickets to each guest. Once guests run out of tickets, they can purchase their own drinks.**
- **If the venue will allow it, purchase your own alcohol rather than ordering through the venue. The venue will often charge a lot for alcohol and you do not get to keep the leftovers.**
- **Rather than spending a lot of money on a bartender, have a friend/family member be the bartender**

In a relatively young city like Iowa City, you can find artificial flowers all over Facebook marketplace for dirt cheap. We got some great deals on artificial flowers from people that wanted to get rid of them after their wedding. We will most likely be able to sell them after our wedding for the same amount that we bought them for."

-Willow Schanz, M2

DINNER

- **Have a buffet rather than a plated dinner**
- **Purchase sheet cakes or cupcakes from Sam's Club, Costco, or Hy-Vee**
- **Have a family member make the wedding cake that the couple cuts into. This will save you a lot of money and it will make them feel involved in the process**
- **Consider booking a food truck to serve your guests for one of the meals. If you are having your wedding on a night that the owner doesn't usually work, they might cut you a deal. Guests can order what they want, and you don't have to worry about cleanup or teardown.**



"The average plated dinner cost for vendors we received quotes from was \$50-80 per person. our buffet cost per guest is about \$10 per person."

**-Brianna Hill
(wife of Jared Hill, M2)**

FLOWERS/ARRANGEMENTS

- **Trader Joes and Costco have cheap flowers**
- **Minimize the number of flowers that you need to buy. Have the bridal party carry a single flower rather than a bouquet. That way you only need to purchase a bouquet for the bride**
- **Buy flowers in bulk and make your own arrangements**
- **Check Pinterest to get ideas for wedding decorations/table settings**
- **Buy vases from Good Will—you can usually find them for 50 cents apiece!**
- **Consider saving money by using fake flowers...most people won't even notice**
- **Don't spend money on customized napkins, etc. No one saves these and they get thrown in the garbage at the end of the night**

HONEYMOON / GIFT REGISTRY

- **Book your honeymoons through Costco Travel—they will bundle your flights, transportation, resort package, and excursions for a cheaper rate than you can get when you book your own**
- **Instead of a registry, consider asking for a cash fund to help pay for wedding expenses**
- **When you create your wedding registry, consider having a donation/Venmo link for your honeymoon fund.**

“Instead of gifts, our guests contributed enough funds to cover catering costs, which worked out perfectly.”

-Dr. Stephanie Rodriguez
CCOM class of 2024

PHOTOGRAPHY / DJ'S

- **Ask about their HOURLY rate instead of their wedding package pricing. Often times, photographers will work with your budget if you let them know upfront**
- **Choose a 4-6 hour package instead of the 8-12 hour packages that are typically advertised**
- **Skip the “getting ready” photos**
- **Some companies offer Photography and DJ bundles which can often be cheaper than hiring them separately**
- **If the venue has a good sound system, you can have a friend DJ the reception and save some money on hiring a professional DJ**

INVITES / THANK YOU NOTES

- **Create invitations and save-the-date announcements through providers like Canva, Walgreens, CVS, or Shutterfly**
- **Send out Save-the-Date announcements online—most people throw them away once they receive them**
- **Print your own address labels on stickers to save you time and money**
- **Use a wedding website for online RSVP's rather than mailing them**
- **Find an online website to design your wedding invitations. You can also use many of those sites to design your own Koozies and other wedding swag**
- **Instead of mailing thank-you notes, we placed a thank-you note at each person's plate**

MISCELLANEOUS TIPS

“We were really honest with all of the vendors that we worked with. We let them know that we were both medical students and were up front with them about our budget. This worked in our favor with a lot of the vendors.

-Pratyusha Bujimalla,
M4

- **Purchase your own linens. The cost of renting linens can add up quickly. If you purchase your own, they could be reused or sold once you are finished with them.**
- **Slim down your guest list. At the end of the day, many of the expenses of a wedding are directly related to the number of guests that you invite**
- **Plan ahead—booking early is crucial as things fill up fast. This gives you more time to research and discover budget-friendly options**
- **Don't be afraid to negotiate with vendors to get the best possible deals. Most vendors are willing to work within your budget...especially during slower seasons.**
- **Keep in mind that the wedding day can be extremely hectic, so try to enjoy the moment—hiring a wedding coordinator was the best decision that we made. The wedding coordinator recommended numerous budget-friendly vendors. They also provided activities that we didn't even think of.**
- **If you have family members that you trust, have them do your hair and makeup. This can save you (and your bridal party!) a lot of money.**

MORE PEARLS OF WISDOM FROM CCOM STUDENTS

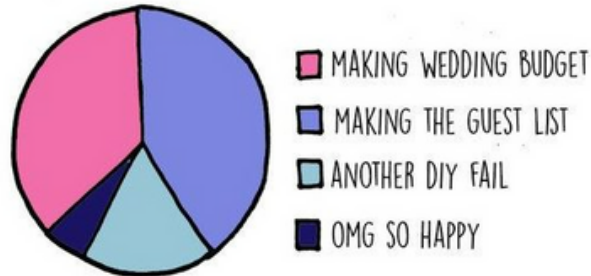
One of the other major things we invested in was a wedding planner - though a big budgetary investment upfront, she ultimately saved us more money than she cost us because of the discounts she was able to get from Established working relationships in the area, and from all of the time and effort her team saved us during a busy year in school.

- Pratyusha Bujimalla, M4

Use your friends and family as resources! Do you know someone who recently got married? Maybe they have some decorations you can buy at a discount. If you know someone who can be your officiant, make your cake, be your DJ, or make your flower arrangements, that can be a great way to save money and make them feel special and involved.

—Dr. Emma Lewis, CCOM Class of 2024

REASONS THIS ENGAGED PERSON IS CRYING



Plan Ahead: Start planning your wedding as early as possible to take advantage of sales, discounts, and promotions. This will give you more time to research and negotiate deals. Plan at least 6-12 months ahead!

- Yumeng Engelking, M3

Build your budget before searching for any vendors. As a general rule of thumb, flowers/decoration should be 10-20% of the budget, photography 10-15%, venue and catering 50%, DJ/band 10%, attire and beauty 5-10%, misc. 5-10%. Figure out the maximum that you're willing to spend in each category. When you're shopping for vendors, make sure they fit within the budget.

- Dr. Emma Lewis, CCOM Class of 2024

Don't go overboard on centerpieces—some people stress about this, but if you ask anyone, they will not be able to tell you what was on the table at the wedding. People remember the food, drinks, and how fun it was, so don't stress about the table centerpieces.

- Ashley Hurd-Jackson, M4

Prioritize: Decide what aspects of the wedding are most important to you and use a larger portion of your budget in those areas. For example, if having a beautiful venue is a priority, consider cutting costs on other elements like decorations.

-Yumeng Engelking, M3

Flowers are extremely expensive. We used Pinterest to look get ideas for wedding decorations/table settings that used few flowers. We then purchased the flowers from a flower farm and assembled the vases (from Goodwill) and bouquets ourselves. This literally saved thousands of dollars.

-Dr. Rebecca Lank, CCOM Class of 2024

Start saving right after getting engaged. Refer to "The Richest Man in Babylon" for insights on saving. Calculate your estimated wedding expenses, divide by the time until your wedding, and save accordingly. If it seems tight, cut back on dining out or unnecessary trips.

- Dr. Stephanie Rodriguez, CCOM Class of 2024