

Saying “I Don’t” to Wedding Debt



weddings = super expensive



existing debt + wedding debt = financial stress



According to a study by Harris Poll, 25% of husbands and wives enter marriage with car payments, 15% have student loans, 35% have credit card debt and 11% have medical debt.⁴

Moreover, the average millennial carries a debt burden of nearly \$37,172 in student loans.³



financial stress ≠ marital bliss



35% of couples say finances are the primary cause of relationship stress, followed by annoying habits.⁵

Only 36% of couple discussed finances with their spouse/partner within three months of beginning their relationship.

41% took more than three months.

7% have never discussed finances.⁵



smarter option = planning a debt-free wedding



Understand the major cost areas before you spend a dime. Thoughtful planning is the first step of smart wedding budgeting.



Pick the one thing that's most important to you as a couple. Focus your energy and budget on the most important thing.



Decide what doesn't matter. Make strategic sacrifices in areas that aren't important.



Find DIY opportunities. A collaborative mindset saves money and creates memorable results.



Beware of hidden costs. Often-overlooked expenses such as taxes, tips and cake corkage fees can add up to 30 percent to your wedding budget.⁶

1. TheKnot, 2015
2. CostofWedding.com, 2017

3. UsNews.com, 2016
4. NerdWallet.com, 2015

5. Suntrust Banks, 2015, Love and Money Survey
6. U.S.News.com, 2014