

# Something borrowed, something...green?

How to approach family about financial help for your wedding.



**MONEY MAY NOT BE ABLE TO** buy you love, but it sure can help you pay for a wedding. Back in the day, it was traditional for the bride's family to foot most of the bill – not so anymore. As more couples plan and pay for their own weddings, often with financial help from their families, the lines around who pays for what can get a little blurred. That can lead to hurt feelings and financial stress if everyone's expectations aren't handled well. It's a good idea to communicate your hopes for the big day well in

advance. Here are a few suggestions you might find helpful.

**Speak with your partner first.** Before you even set the date, discuss what you envision for your wedding to help avoid difficult situations down the road. Estimate how much you think it will cost, agree on what you're willing to spend and plan how to pay for it. Talking about money is not always easy, but couples should get used to it, says Toronto-based wedding planner Rebecca Chan. "This is the big day – it's the start of your life together," she adds. "You'll have to learn how to have these conversations."

**Talk to family early on.** Raise the subject by asking them if they feel comfortable making a financial contribution rather than just assuming they will. If family members are able to contribute, one approach Chan suggests is to ask them to donate a lump sum as a gift – "That way you can decide how best to use it." Couples can also ask family members to pay for a specific portion of the wedding, such as the dinner or dress. "That provides them with a purpose for their contribution," Chan says.

**Manage expectations.** Final decisions about your wedding day should be up to you and your partner, no matter who is paying. "It's challenging enough to have one set of people making decisions, let alone several," says Chan. Respectfully state this early on, while emphasizing that you are grateful for your family's help. Be flexible, though, she advises – if your parents are paying, they'll probably want some say over the guest list or other aspects of the wedding. Be clear on how many of their own friends and relations they can invite, and stay open to their suggestions.

Speaking with your family about financial help for your wedding may seem like a daunting task. But by supporting open communication, you can share ideas, help manage expectations and plan an enjoyable day of celebration. ■