

BRIDES

THE
MONEY
ISSUE

697

WAYS TO
SPEND & SAVE

—

OUR
NEWEST
DRESS

OBSESSIONS

+

THE BEST
PLANNERS
ACROSS
THE U.S.

Weddings
OF THE YEAR!

THE ROYALS, GWYNETH,
CHIARA & MORE



This bride's mother
died 10 years
ago, and she wishes
she could tap into
her budgeting skills.

missing mom

My obsession with shoes began with a pair of neon-hued PVC pumps. They were my grandma's, though I find it hard to believe that a cable-knit-sweater-wearing prep would be seen out and about in such flash. I would put them on every day after school, when my sister and I would descend to the basement to play dress-up—piling on vintage costume jewelry, feather boas, and elbow-length satin gloves as we hosted our American Girl dolls for tea. This love of fancy footwear continued throughout the years, reaching its zenith the day my mom, Sheila, took me prom-shoe shopping and finally agreed to buy me a pair of Jimmy Choos. As I tried on crystal-embellished pumps and satin-bowed stilettos, she balked at the prices while pacing the shoe department in her orthopedic-soled Merrell clogs. (In her defense, she suffered from plantar fasciitis.) But as we exited the mall together—a pair of midheight metallic Choos in hand—her attitude toward this indulgent purchase was more amused than begrudging. She put her arm around me and said with a laugh, “Now don't get used to this, Imelda Marcos.”

I kind of *did* get used to it, though—my mom just wasn't there to witness it. She passed away from injuries sustained during a car accident a decade ago, about two years after my prom. As I've been planning my wedding over the past 14 months, not a day has gone by that I didn't wish I'd had her by my side. Not only for the fact that I'll never experience the mother-daughter tag team—sharing inspiration, responsibilities, even arguments—but also because planning a wedding is hard. And *expensive*. There have been countless times when I could have used her prudent

financial sensibilities. Someone to check my balances and reel me in when I'm overanalyzing and (OK, I admit it) overspending in an effort to create the most thoughtful, painstakingly detailed wedding weekend. (I was a *Brides* editor, you see, so everything has to be not over the top but highly considered and, well, perfect.)

Like any conservative Irish-Catholic woman from the Northeast, my mom hated talking about money. The very fact that I'm writing about the topic probably has her rolling over in her grave. She believed in working hard for what you have, living within your means, and thoughtfully saving toward a larger goal. She was a stay-at-home mom, and she was the one who paid the bills, balanced the checkbook, and kept my dad's spendthrift habits in check (many a flashy car was returned to the dealership the day it was purchased—needless to say, I don't seek out my dad's advice with respect to wedding expenses).

Although I inherited a bit of both parents—love me a designer shoe, but I always pay my credit card bill—it's no surprise that I ended up with Kurt, the world's most frugal man. No, seriously: He's a financial adviser who takes three months to weigh the purchase of a new pair of Nikes. (Of course my mom loved him when we dated back in high school.) Steadfast, sensible, and hardworking, Kurt has learned over the past 10 years of dating how to toe the line between accepting my now-and-then indulgences and reining in my taste for the finer things. (*Did you pick up extra work this month to afford that dress—after-tax?*)

Without my mom to help me pick the venue (a resort in Mexico), battle it out over the guest list (fewer than 90 people), or shop for the dress (she'd be proud; I bought it at a sample sale), wedding planning has been, at times, a lonely road. It has been fraught with compromise and hard choices. When I review the budget with Kurt (largely to check my math, which I'm woefully inept at), he'll balk at, say, the cost of the flowers. "Why do we need to spend \$8,000 on something that's going to die the next day?" But my mom loved flowers; she would have understood—no, *insisted* on—the need for white orchids, her favorite. Unsure what to do, I imagined the conversation with my mom—what she would say to justify, or strike down, the expense—which gave me confidence in how to allocate the budget, trimming back ceremony florals but splurging on statement table arrangements.

At other times, the decisions have been less clear. When we created the guest list, I knew my mom would've wanted to invite all of our extended family (no small gesture; see "Irish-Catholic" above), but my desire for an intimate destination wedding had me cutting names with a blunt machete. That internal dilemma—channel her instinct or ignore the obvious W.W.M.D.?—has been one of the hardest struggles. Just because she's not around doesn't give me license to forget one of the chief values she instilled in me, that family is of utmost importance. But at the same time, a multiday destination wedding means that one guest costs a lot more than a plate of food and a beverage package, and the reality of that expense made me carefully weigh each name added to the list.

In those instances, I've had to lean on Kurt and decide what's right for us as a couple, both with respect to the wedding weekend and our larger goals together. It forced us to get on the same page with our financial future as we thoughtfully hashed out each line item—trimming back on extras like welcome bags but spending more on food and drink (my mom loved her Chardonnay, after all). Doing so has likewise forced me to stop living in the past—or some imaginary present, in which my mom is still around—and to prioritize our main financial goal as a couple, which is to buy a home within five years. Remembering that has kept me in check with the most expensive and impulsive purchases—with the exception of my Tabitha Simmons shoes. Just like those (gateway drug) Jimmy Choos, they're strappy and metallic. My mom would have hated them—but loved that they make me happy. ●

That internal dilemma—channel my mom's instinct or ignore the obvious W.W.M.D.?—has been one of the hardest struggles while planning.