



IF 'I DO' SOUNDS BETTER THAN 'I OWE', THE TIME IS NOW



Wedding memories should last a lifetime. Paying off wedding suppliers, however, should not. With careful budgeting and planning you can achieve the wedding of your dreams without getting into huge debt to pay for it.

4 WEDDING TIPS NOBODY TELLS YOU ABOUT

1. MAKE YOUR WEDDING FIT YOUR FINANCIAL GOALS

Planning a wedding is a great way to get to know how you and your partner will handle finances going forward. Open communication is key to getting the wedding you both want without sacrificing your future financial goals.

2. PRIORITISE

Discuss with your partner which elements of the wedding are really important to each of you and find ways to make those happen. It may mean compromising elsewhere to stay within budget.

3. USE BUDGETING FOR YOUR WEDDING TO CREATE GOOD HABITS AS A COUPLE

Creating a wedding budget and sticking to it is a great introduction to how you'll manage your joint finances. By getting into the habit of keeping track of income and expenses, you'll be laying the foundation for financial stability in the future. The 22Seven budgeting app on the Old Mutual website is ideal for this.

4. MAKE IT FUN

Planning a wedding should be fun, and it's even more so when you're not arguing about how much is being spent.

FOR RICHER OR POORER?

Too often couples don't discuss their finances until after the honeymoon has ended. If you're planning a dream wedding, spend some time discussing your financial goals too. An Old Mutual Financial Adviser will be able to help you create a plan that will help you achieve financial freedom together.

HOT TOPICS

Salary - you can't budget if you don't know how much you're working with	The existing debt that each partner is bringing into the marriage	Assets such as property or other investments
Other financial obligations, like supporting family members, or alimony and child support	Will you have joint or separate bank accounts?	Discuss how having kids would affect the marriage financially. Would one partner stop working?
Retirement goals and savings	Credit ratings	Wills, trusts, life cover

SPEAK TO AN OLD MUTUAL FINANCIAL ADVISER TODAY.