

Michiana Blessings—Paperie Creations

# Answers to Your Uncommon Questions

Even if your big day is a year or more out. Many things may trip you up. These are a few things you may want to consider before your big day.



# The question was asked .... And you said YES! Now what?

Begin by letting yourself enjoy the moment. Embrace your joy. Smile widely and do whatever makes you feel is right for you. Be present in the excitement and the joy, all the mixed feelings and, yes, even fear. Fear of not being ready for one of the monumental periods of your life. But also know, that you can handle this.

#### **Tell Your Family & Friends!**

In person is best but if that's not possible pick up your phone. A call is a great way to let your parents know, and if you can – try Facetime or Skype. Parents should always come first, then call those closest to you and share the exciting news. You don't want them to be hurt by hearing it secondhand or seeing it on social media, so also ask that they refrain from posting anything on social media for a few days, allowing you and your fiancé the time to spread the news personally.

#### **Set the Date!**

The two of you should discuss your ideal best time of year. If you can't pick a specific date immediately, at least choose month that works for you both. Specifics can be decided later. If you can settle on an actual that, even better! However, it may be wise to be flexible with the date, as the venues you love may be booked on your chosen date.

#### You can't make everyone happy.

You're Going to Offend, Dis-agree with and Feel Guilty About Someone During This Time

Having a wedding is like throwing a big party (which is normally stressful), except the party is really a huge *fancy* ball that everyone has expectations and opinions about. Some people will inevitably want to be in the spotlight or take over the planning. You might discover your fiancé/fiancée has absurd taste in napkin colors and is willing to fight you to the death about it—or worse, he/she doesn't care about the napkin color. You might feel evil as you cut people from your guest list or make your wedding party spend more money on formal clothing.

Try to strike that delicate balance between knowing the wedding isn't just about you and knowing that it is, in the end, your day.

Short of eloping, you do need to consider other people's opinions—especially close family members with whom you're sharing this incredible event—but at the same time realize that feelings are probably going to get hurt.



#### Being Indecisive Is Just as Bad as Being Bridezilla

If you waiver or are unsure about any decisions, just wait or do your best if the time calls for it ("do what you can, with what you have, where you are"). Figure out what you want before you bring others into it—at least for the important stuff.

**Splurge on the Most Important Things** 

Your wedding is a momentous, wonderful (and hopefully once-in-a-lifetime) occasion, and for that reason, we tend go overboard making sure every little thing is going to be perfect and everyone is happy. That awesome day, though, will really be just a blip in your many years of life as a married couple—and the things you (and your wedding guests) will remember most just months after the event will probably not be the things you worried about most.

So whether your budget is \$100 or \$100,000, concentrate on the things you'll remember most and don't stress about (and save more money on) the rest.

You can save thousands on your wedding budget just by negotiating, shopping around, DIYing most of your wedding needs, and prioritizing the elements of your wedding that matter the most to you.

**Vet Your Wedding Vendors ... As Thoroughly As Possible** 

Even if a vendor is recommended by someone you know or by your wedding planner, if their service is essential to your wedding going well, make sure you're absolutely on the same page.

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#### Make a Checklist of Photos You Want and Other Checklists

In a similar vein to much of the above, make sure your vendors know exactly the things you want to happen and keep yourself on track with checklists. It's not enough to just trust they

know what they're doing, because when you look back you might think, "why *didn't* I get a shot of just the ring bearers and flower girls?"



**Make lots and lots of lists.** Popsugar has a wedding day photo list, BuzzFeed has a collection of diagrams for planning every aspect of your wedding, and RealSimple offers another checklist. The Knot offers other get-organized-with-premade-lists checklists. Save them to Evernote or Dropbox or whatever wedding folder you're creating and use them.

Skip the Rituals That Don't Really Matter to You

Don't feel obliged to include anything in your wedding just because it's tradition. Or because it's on someone else's schedule or wedding template.

Take It Easy with the Wedding Registry

It's so easy to get carried away with your registry. After all, you're trying to make it easier for your guests by suggesting a variety gifts in a wide price range—and it's the most effortless shopping you'll ever do, no pain of paying.

Be careful what you wish for, though. You may end up with wedding gifts are just cluttering your basement.

#### Plan for the Worst

No matter how much you plan, *something* will deviate from the plan on that day. Plan for it. You're saying your vows outdoors? Make sure there's a place indoors (or storm equipment) just in case. Going to eat foods you've never had before? Make sure someone close to you is carrying allergy medicine. Whether it's the weather, the large gathering of incompatible people, or just Murphy's Law, prepare for something going wrong.

Have a backup of everything possible.

Here's a wedding emergency kit that can help (stain wipes and safety pins, of course!). Bring another copy of your vows, a makeup bag (or other toiletries), and so on. You know that scene in *Four Weddings and a Funeral* where the best man forgot the rings? What the heck, carry some vending machine rings if it makes you feel better.

Delegate, Delegate Find the small things on your checklists you can trust others to handle, and /et them do it if they want to help you.

And even if it seems your spouse-to-be is nonchalant about the whole affair and doesn't want to pitch it, still try to get him/her to pitch in. (It's good practice for the later years.)

Don't Break Your Ankle the Day Before Your Wedding

Don't do unusual, potentially dangerous activities like bowling right before your wedding.



Seriously, take care of yourself and try not to stress. Your wedding day is going to be amazing, no matter how much or little you planned.

# **Your Wedding Checklist**

# 9 to 12 MONTHS PRIOR TO WEDDING DAY: O Determine budget and how expenses will be shared • Create a binder to store/organize ideas, worksheets, receipts, brochures, etc. O Discuss the size, style, location and scope of the wedding you want O Choose a target wedding date and time. (The actual date will depend on Venue availability.) O Visit and reserve wedding and reception sites O Choose and meet with your officiant O Begin shopping for the wedding gown

O Start your guest list to estimate head count. Consider the budget when thinking about "must-invites" versus

"should invites"

O Hire a florist



4 TO 6 MONTHS PRIOR TO WEDDING DAY:
O Finalize the guest list.
O Order invitations (order 25 extra) and other wedding stationary, i.e. place cards and thank you notes
O Plan wedding day salon appointments, including practice
O Finalize honeymoon plans, including visas, passports and inoculations
O Hire your wedding day carriage, limousine, etc.
O Plan the rehearsal dinner
2 TO 4 MONTHS PRIOR TO WEDDING DAY:
O Obtain a marriage license
O Order tuxedoes for groom and groomsmen
O Meet with caterer for menu/wine selections/etc.
O Order wedding cake
O Order your weddings rings
O Confirm ceremony and reception music
O Book a hotel room for the wedding night
O Start writing your vows now
4 TO 8 WEEKS PRIOR TO WEDDING DAY:
O Mail invitations 8 weeks before date
O Confirm all transportation plans
O Do a hair and make-up practice (including wedding veil, if applicable)
2 TO 4 WEEKS PRIOR TO WEDDING DAY:
O Complete seating arrangements for reception
O Finalize arrangements for out-of-town attendants and guests
O Confirm details for photographer, officiant, flowers, caterer, etc.
O Final fitting for gown and attendants
O Write rehearsal dinner toast
O Purchase gifts for wedding attendants
O Complete list of all wedding vendors and wedding party, with contact info.

Carry this list with you everywhere.
O Communicate rehearsal dinner details to those who will attend the rehearsal and rehearsal dinner.
O Look into where bride, groom and attendants will dress for the ceremony.
1 WEEK PRIOR TO WEDDING DAY:
O Enclose any fees due on the wedding day in envelopes for easy distribution
O Get final beauty treatments (facial, manicure, pedicure, massage, waxing)
O Give the caterer a final head count
O Review final details for those in the wedding party
O Appoint a trustworthy person to bring important items (cake knife, toasting glasses, etc.) to the reception
O Appoint someone to act as an "organizer" to handle any last-minutes problems
THE DAY BEFORE THE WEDDING DAY:
O Check to make sure the Maid/Matron of Honor has the following items:
Something old, Something new,
Something borrowed, Something blue
O Confirm honeymoon arrangements
O Pack for honeymoon
O Enjoy a relaxing day with family and friends
O Attend the rehearsal and rehearsal dinner, give gifts to attendants
O Give the rings and officiant's fee to the Best Man
O Try to get some rest
THE BIG DAY:
O Post wedding announcements in the mail.
O Relax and remain calm

 $\ensuremath{\mathbf{O}}$  Remember to eat something

O Allow at least two hours for getting dressed.

CATERER:
CONTACT/PHONE:
VENUE:
CONTACT/PHONE:
CHURCH:
CONTACT/PHONE:
BAND/DJ:
CONTACT/PHONE:
LIMOUSINE:
CONTACT/PHONE:

#### Who I Am

I specialize in non-denominational and spiritual wedding ceremonies. The ceremony will focus on the spiritual union of two people.

#### **Contact Me**

Rev. Mary Jo Smith Mishawaka IN

574-514-5193

Facebook: https://www.facebook.com/michianablessings/

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#### CHOOSING YOUR WEDDING VENUE — Traditional or Non-Traditional

Searching for a wedding venue can be time-consuming and stressful. Before you begin your venue search, you'll need to ask yourself questions to narrow down the best possible options before requesting information on a million different venues!

Below you'll find a list of questions to help guide your search and determine if you should consider a more traditional or untraditional wedding venue.

#### Is the end time of your party important to you?

For a lot of people, the end time of your wedding reception can make or break your venue decision. If your answer to this question is "no," you're opening up yourself to a ton of different venue options. From traditional venues to private estates, you can virtually select any event location.

If your answer is "yes," your playing field is narrowed down significantly. Private estates are (for the most part) located in residential zones which abide by city-wide noise ordinances. This is often 10pm. Anyone hosting an outdoor reception will need to have music off by 10pm in order to keep local residents happy and to prevent the police coming by to shut down your reception. Instead of an estate, you will want to look into commercial (or commercially zoned) venues that don't need to worry about disturbing near-by residents. This might include hotels, warehouses, restaurants, clubs, and other specialty event spaces, etc.

There is also a secret third option here. Don't forget you can always have an after party! Host your wedding and reception at one venue and then guests can decide to either leave when the reception ends or continue on to the after-party location.

#### Do you want an indoor reception?

If you've answered "yes," then you should investigate more traditional venues: hotel ballrooms, warehouses, barns, museums, clubs, etc. There are many benefits to hosting an indoor reception. For one, you don't have to worry about the weather. This is great for those of you considering a wedding during the winter or rainy seasons. Another benefit is that you don't have to worry about the temperature either. You won't have to rent heaters when it is cold, and you don't have to worry about your masterpiece of a wedding cake melting in the sun during a heatwave. Mother Nature would have to work very hard to put a wrench in your plans.

If you don't want an indoor reception, then great! You've got plenty of options. From public parks and gardens to private estates, and really anything with a lawn! The benefits to an outdoor reception are also plentiful. This includes flexibility (in a lot of different ways).

For one, you don't have to worry about packing everyone into one room. Instead, you can spread everything out throughout the space. For example, if you are getting married at a private estate, you can utilize the whole estate for your event. Every venue layout is different of course, but your ceremony can be on the side lawn, the cocktail hour by the pool, and the reception in the backyard. Using different spaces means that you don't have to transition the space from your ceremony set up to your reception area during cocktail hour. Flexibility can also mean that you can choose which space you want for your ceremony and reception. At a private estate you can choose to have your ceremony where other people may have their reception and vice versa. You don't have to worry about following in everyone else's footsteps.

The flexibility of an outdoor venue can also mean that walls aren't holding you back from having a bigger and more customized reception. In fact, you can truly make the space your own with your choice of lighting, table layout designs, rental furniture, etc.

Another advantage to an outdoor wedding is that you'll have less need for decor! Chances are you're getting married outdoors for a good reason, like that incredible ocean view! Let your natural surroundings speak for themselves. No need to clutter your space with too many decorations.

Outdoor receptions can have their downsides, though. As we mentioned above, weather can be uncooperative. Whether that be rain, wind, cold or hot temperatures, you may have to make last-minute adjustments to keep everyone comfortable. If you don't have an indoor backup plan, a tent may be necessary. Tent rentals can be pricey, so always leave room in your budget for a rental emergency. In cold weather, you'll need to rent plenty of heaters to keep everyone warm and toasty.

#### Do you have a strict budget?

If you do have budget restrictions, an outdoor wedding may not be for you. Many outdoor venues will not provide the rental items you need for your wedding reception. You'll need to account for all tables, chairs, belly bars, linens, china/flatware, glassware, dance floor, bars, lighting, generators, and more. If your venue does not provide a tent, you may need to rent one yourself if the weather isn't looking promising. You will also need to provide other amenities for your guests, like heaters or umbrellas, to keep guests comfortable. If your caterer is cooking onsite and your outdoor venue doesn't have a kitchen, they will have to build their own. A field kitchen can be costly because you'll also need to rent ovens and stoves, for example. If your venue has few or no bathrooms for guests, you'll need to rent portable toilets. These can range in price significantly depending on if you rent the plastic porta-potties or if you go upscale with a restroom trailer (and may we highly suggest the latter for your amazing guests). If the sky is the limit with your budget, you really have nothing to worry about.

If you do have a strict budget, you may want to find a venue that includes all your tables, chairs, linens, etc. They may also have other rental items available to you at a cheaper cost then you can find elsewhere. Don't forget, their preferred list is there for a reason. They refer these vendors because they are reliable, and they trust them with their venue. Often there will be a lower budget option for catering, bar, floral services and your wedding cake too. Working with the venue's vendors can not only save you money in the end, they will save you the huge headache of hiring and managing all your vendors on your own. A traditional venue can also save you money if you consider a weekday wedding. Often, these venues will have an open ballroom on a weekday going unused, so they can offer it at a discounted weekday rate.

#### Is there a chance that your guest list may expand?

When searching for your perfect venue, be sure to discuss the maximum guest capacity with the venue manager. The maximum capacity may be how many guests can be accommodated for standing reception or how many can be seated at round tables of 8 to 10. If you're planning a seated reception and you really have your eye on those farm tables, remember that you will not be able to accommodate as many guests as you would at a traditional round table. Indoor event locations like hotels, ballrooms, warehouses, penthouses, lofts, museums and restaurants will have fixed capacities. You'll need to be very strict with your guest list at one of these venues, because you can't expand the walls to add another table, unfortunately.

If you opt for a location that will allow an outdoor wedding and reception, you can often get creative with seating arrangements so you can accommodate a larger group. If your guest list blows up from 100 to 200 guests, an outdoor or non-traditional location is highly recommended. Parks, private estates, lawns, gardens, fields, forests...these are all great for flexibility with your guest size. Be sure to discuss this with your venue manager so they can guide you on what areas can accommodate your party. Sometimes lawns slope, so even though you technically have a lot of lawn space, it might not be ideal for some guests seated in that area. Tennis courts on private estates can be great for accommodating groups of 300 (or more). Just remember that you'll need to account for not only tables for your guests, but also a dance floor, and vendor tables for your catering services, bar, DJ, cake, gifts, etc. The more guests you invite may also mean you need to rent additional restrooms, so be sure to ask about how many restrooms are provided with the venue. We recommend you have 1 restroom for about 50 guests ideally.

#### Are overnight accommodations at or close to the venue important to you?

If they are, a boutique hotel, resort, or private estate may be worth considering. Hotels will be the most ideal because you can accommodate a large number of guests onsite. Your guests won't have to do much more than walk a few steps to their room. How fantastic is that? Estates can be wonderful for close friends and family to stay, however just remember that vendors will be packing up after the event so they may be there late into the night or early morning cleaning up. If you're looking for complete privacy, we recommend stay at another vacation rental property or staying at a hotel so that vendors aren't in the way.

If accommodations aren't a top priority, that's fine too. You'll open your options to more unique and "off the beaten path" destinations. There may be a fantastic ranch or farm in the middle of nowhere, but the scenery simply can't be beaten! It might be worth the trek. If there are no accommodations nearby (or even if there are) I would highly encourage you to provide transportation services between guest hotels and the venue. Not only is this convenient for your guests, it also prevents drinking and driving. Safety first!

#### Is your wedding date flexible?

If you have a set date in mind, and it happens to be a popular time of year when the weather is the most comfortable, you'll want to book that outdoor wedding venue ASAP! Same goes if you're wanting a winter wedding and you want an indoor location. Venues with indoor options will book much more quickly for winter dates. Hotels and traditional venues will book up quickly in general because they have been around forever and are easier to find. If you think out of the box and book a private house, gallery, farm, etc. they may have more date options available because they book events less frequently than a hotel, for example.

#### Is it important that you work with your own vendors?

If you have a specific caterer, florist, or another vendor you must work with, you may want to opt for a non-traditional wedding venue. Venues that do not have a on-site catering kitchen will likely allow you to provide your own, but sometimes this requires a fee. Ask your venue about their catering and outside vendor rules to see if it will allow you to work with the vendors you have in mind. You could be surprised to see your favorite caterer already on their preferred list. If you are able to provide your own vendors, they will need to provide insurance and will likely need to sign an agreement stating that they will abide by the venue rules.

If hiring your own vendors isn't important to you, then you'll be able to relax a bit more with a more traditional venue. They will either have an in-house caterer or will provide a list of choices for you to select from. This network of preferred vendors is trusted to do a consistently great job otherwise they wouldn't be on their list in the first place. Hotels will require you to use their catering services which may be wonderful but will likely have a food and beverage minimum that must be met. Non-traditional venues may charge a fee to bring in your own option, but there won't be any massive food and beverage minimums to worry about.

#### **HOW TO CHOOSE A WEDDING CATERER**

Your wedding is the most auspicious day of your life. It is basically the social part of the day, guests will be looking forward to food, dance & alcohol that is why choosing the best wedding caterer is quite important. There are things that your guests will remember the quality of food & service. A good & experienced caterer ensures that everyone has the best possible time at the wedding.

**Wedding Venue Package Deal:** If your wedding venue provides the wedding caterer in its deal then you have a less chance for negotiation. While the wedding may be a package deal, never hesitate to ask for a discount, as cash is beloved by all. Ask the caterer what extra things can be included in the deal, like some more varieties of food & mocktails. If the venue does not include catering, you may have more choices. However you must ask for wedding recommendations, can also take comfort by knowing that the venue has good experience with previous vendors in the past & satisfied with the level of service.

**Your Budget:** Don't even consider meeting a wedding caterer if you don't have a wedding budget & the guest list in place. This can allow your candidates to offer you several per plate options with the price range. You should also have knowledge that what type of catering you need. If you are not sure about it, then discuss your wedding with a wedding caterer so that he/she can suggest something that will make your wedding unforgettable.

**Shop & Compare:** Almost every caterer will promise you the best food. While you will be tasting the food before making a final deal, there are also other things to look for a catering company. Regardless of how well wedding caterer is, but you should have full information of the caterer, staff should be involved according to the number of guests, because you don't want guests to wait for the food, it will be a bad experience for them. So you should be very careful while hiring the waiters & bartenders.

**Communication Is Everything:** It is very important to maintain good communication with your staff & wedding vendor. He/she should listen very carefully to your ideas. They should have an idea that what type of wedding is in your mind.

#### **Choosing your wedding photographer**

There's no shortage of people out there calling themselves wedding photographers but how many of them could do your wedding justice? If you are like most other brides and grooms, you have probably spent hours deliberating over everything from the beading on the bridal gown to the roses at the reception and no doubt you will want every exquisite detail captured in your wedding photographs.

Your wedding photos are the only tangible items that remain at the end of the day and become even more priceless as each year goes by so you'll want to take your time choosing your wedding photographer.

AIPP photographers must have a minimum of two years' full-time experience in the industry. They have seen just about everything when it comes to weddings and are used to handling nervous brides and grooms, camera shy bridesmaids, pushy relatives, poorly lit churches and a whole host of diverse locations and situations. They also have the experience to suggest the most flattering poses and locations that lend themselves to gorgeous photography. Best of all, they know how to be in all the right places at the right time, without getting in your way. After all, you want to enjoy your wedding day!

Wedding Photography Packages

What to Expect

A professional wedding photographer offer brides and grooms a range of photography packages as incentives to earn your business and add value to your wedding photography experience.

Attractive as these packages are, it can be difficult to work out the true value of one photographer's package versus others when each is expressed so differently. However, if you know what to expect, the whole process is so much easier.

#### **Choosing a Package that Suits You**

Whether you choose the basic package of a premium photographer or the works from a less expensive photographer is entirely up to you. Do you place greater value on a larger album or on the photographer being at your wedding from start to finish? Will you be requiring many extra photos and albums for family and friends? Are enlargements for your home important or perhaps, having an incredibly creative album full of special effects?

#### **Comparing Photographers' Packages**

Photographers structure their packages quite differently. Narrow down what is essential to you then compare packages that cover the essentials. Another option is to ask each potential photographer what they would charge you for the package that you want.

#### **Photography Budget**

We won't lie to you...good photography comes at a cost. However, bad photography is a total waste of money!

#### Get it all in Writing

Whichever package you do choose in the end, make sure that you get all the details in writing. Discuss and be sure you understand carefully any additional costs which may be incurred such as overtime charges, reprint and enlargement costs, costs for additional album sides, the price of the "negatives" and any special effects.

#### **Getting the Best From Your Wedding Shots**

#### **Look Your Best**

This one's not too hard on your wedding day! You've probably been having regular facials, manicures and so on as it is in the lead up to the big day.

If your photographer offers a pre-wedding shoot this a perfect time to do your hair and makeup trial so you can really see how it will look on your photos. (This is also a great opportunity to build a good rapport with your photographer as well as have some shots from your engagement!).

Once in front of the camera on your wedding day, remember to stand up straight with your shoulders back and down. You'll be amazed what a difference good posture can make!

#### **Communicate with Your Photographer**

Having chosen a photographer whose style you love, you should be sure to communicate clearly and openly your likes, dislikes and needs before your wedding day. Tell him or her of any shots you want to be sure are captured, such as a formal pose with your great grandparents.

Before the wedding you should also discuss potential locations with your photographer and be guided by their suggestions. Your photographer knows which places look best at night, in broad daylight or at dusk and can probably recommend the perfect spots to you.

#### **Give it Time**

Good photography takes time and it would be unfair to expect your photographer to capture the thirty family shots that you want in only five minutes! Ask your photographer how much time he or she recommends for the number of formal photographs you would like and plan your wedding run sheet around this. The bigger the bridal party, the more time you may need.

#### Relax!

The best wedding photos are those in which the bride and groom look relaxed and like they are having fun. If you have a good rapport with your photographer, he or she will be able to help you feel at ease in front of the camera. If you're still camera shy, try relaxation techniques such as deep breathing and visualizing that you and your partner are completely alone.

#### **Enjoy Being the Star of the Show**

Finally, trust in your photographer and have fun! If you have chosen a good professional photographer and are happy and enjoying yourself on your wedding day, your wedding photos cannot help but be simply stunning.

#### **Photography Checklist**

Let photographers know which parts of the event you want captured. There's nothing worse than having the photographer miss classic, never-to-be-repeated moments you wanted to immortalize.

Most professional photographers don't stay until the end of the reception. You may decide to mock the cutting of the cake so the photographer can leave earlier. If you would like to also have photos of throwing the bouquet, or the bride and groom saying good-bye, then you'll either have to pay the professional photographer to stay or settle for amateur shots from friends and family.

#### 8 Things You Need to Know If You Aren't Hiring a Wedding Planner

With dozens of decisions (colors! cake! flowers!) and dozens more logistical details, planning nuptials can daunt even the most intrepid couple. It's no wonder that so many choose to hire a wedding planner to coordinate their big day so they can focus on the fun. But if you're up for handling it on your own, you can pull it off — as long as you approach it with a pro's mindset. Consider these tips:

#### Hire a Pro on a Limited Basis

You may find that the investment pays for itself. The money and time a planner can save is valuable. A pro can negotiate discounts a couple cannot and make recommendations on DIY and budget-saving places that many people would not consider, or be able to do without a little direction.

#### If You Go DIY, Know Where to Start

Bent on doing it all on your own? You'll need a place to jump in. Lisa recommends two key launching points: "A budget and a guest list," she says. "The two are related, and cutting the guest list is the single best way to save money." Once those details are in place, you'll have a better sense of the type of wedding that suits you best.

#### Think Twice Before Hiring Family & Friends

Someone who's emotionally invested in your wedding lacks the objective judgment that's necessary to handle the process smoothly. "I try to steer clear of the recommendation of using family or friends," Lisa says. "It never works out like you want, and you are strapped with the emotion of trying to express dislike or needs. It's hard enough expressing wants and needs using a professional for the work, let alone a family or friend."

#### Be Ready to Tackle the Basics

From the outset, couples need a firm timeline and some general ideas about the type of wedding they want, Lisa says. This helps take the stress out of making fast decisions when necessary. "So many couples get engaged at the same time, and they are up against each other for the same pool of vendors and venues," she says. "If the (bride and groom) can prioritize what they want, they will be able to make decisions faster and get the vendors they really want for their wedding." Have one or two backup dates in mind in case your first choice isn't possible.

#### **Choose Organizational Tools Wisely**

Brides and grooms who orchestrate their own wedding need to stay on top of invoices and receipts, keep copies of contracts, track costs and deal with countless other details. A great tool for that is Web-sharing tool Google Docs for keeping important information consolidated and accessible. It's a great way for couples, parents and anyone else who is involved to share documents. However, if you'd rather go old school, wedding-plan journals are available in bookstores. A plain three-ring binder works too.

#### **Be Diligent When Hiring Vendors**

The last thing you want is a band whose lead singer cracks off-color jokes, or a caterer who puts out dry, cold food. Get references and check them. Taste food, sample product, ask questions. You are spending a lot of money on this day, even on a budget.

#### **Anticipate Challenges**

Things can and do go wrong, and you'll need to prepare as best you can. One of the biggest tasks a planner takes on, is *day-of* logistics. Who is going to put out the place cards? Who cues the band? Who loads the leftover favors and alcohol in the car at the end of the night? Who sews a bridesmaid into a dress with a broken zipper? Those are just a few of the many — many — things that cross my plate almost every weekend.

#### **Keep the Process in Perspective**

No wedding, however well planned, is perfect. Yours won't be, either, and that's OK. It's important to remember that this is just one day and one party. Try to enjoy the process of planning. It should be a fun time of decision-making and celebrating your engagement. Remember, no will know it wasn't "perfect" except you.

#### **Wedding DJ questions**

Choosing the right wedding DJ can mean the difference between an insipid, wedding DJ's middle of the road set that a handful of your guests bop along to, or a high energy flow of floor fillers that gets talked about for years afterwards. Start looking for wedding DJs as far in advance as possible; the good ones may get booked up a year or more in advance. Take your time and interview at least three or four DJs to get a good comparison.

What type of reception venue are you using?

**Historic Site** 

Golf Club

Restaurant / Hotel

#### Reception Venue

#### Winery

Drawing up a list of questions will help you to compare wedding DJs. Here are some wedding DJ questions you could ask including questions about practical arrangements, costs, experience, musical style, and appearance. You don't necessarily need to ask each DJ every question, just choose the ones that are most important to you.

#### Questions about practical arrangements

Are you available on our chosen wedding date?

Have you performed at the reception venue before?

Do you have a backup DJ to attend the wedding if you are ill on the day?

How long do you need to set up?

Do you have back up equipment if something goes wrong?

Do you have liability insurance?

Can you play throughout the entire reception?

Can you take on the role of Master of Ceremonies?

Can we use your microphone for the speeches? Is it wireless?

Will you personally be the DJ for our wedding, or will it be one of your colleagues?

Questions about cost

What is included in your cost?

What deposit do we need to pay and when?

When do we need to settle the bill?

What do you charge for overtime if the reception runs late?

Do you charge for travel, etc.?

Do you expect food / drinks to be provided?

Questions about DJ's experience

How long have you been a wedding DJ?

How many weddings do you do in a year?

What other types of event do you perform at?

Do you have a recent personal reference we could contact?

Can we attend an event that you are performing at?

Questions about DJ's musical style

What is your specialist music genre?

What makes you a better choice than other wedding DJs?

How do you motivate the crowd if nobody is dancing?

Do you do guest requests?

Can we have some input into the play list?

When do we need to send you our 'please play' and 'do not play' lists?

Can you play music to suit our wedding theme?

How do you keep your music collection up to date?

What type of music will you play during your breaks?

Do you play group interaction songs such as Y.M.C.A?

What styles of music will you play during different parts of the reception?

Questions about DJ's appearance

What will you wear on the day?

What lighting will you bring with you and will it fit with our theme?

What size is the equipment you will bring with you?

How will your equipment look at the venue; can we see photos

#### How to choose your wedding theme

Choosing a wedding theme involves considering a few factors. Things like you and your partner's personalities and tastes, as well as the vibe and mood you want to create for your special day.

Consider the below questions to help you hone-in on a wedding theme that reflects you and your partner's personalities in the most perfect way.

When will your wedding take place?

Are you having a summer, autumn, winter or spring wedding? It may not seem relevant, but this is a very important consideration.

For example, if you are having a winter wedding, you can plan a theme that will suit a cold winter's day. For example, a wedding color palette which features dark dramatic tones such as emerald green or a deep burgundy, are ideal for winter weddings.

Additionally, a winter wedding can be a theme in itself, or, you could have a classic, glamorous wedding theme.

In contrast, a summer wedding beckons a beachy wedding theme, and, a spring wedding is perfectly paired with pastel colors, bright bouquet featuring berries and garden settings.

Where will your wedding be held?

Think about your venue — and then consider what colors will suit it. If you're holding your wedding reception in a low-light venue such as a night club, do you really want your wedding colors to be black and white? Nobody will be able to see any detail.

Instead, use your wedding venue as a springboard for inspiration. Is it by the beach? If so, a beach-themed wedding with blue, white and silver hues would be a perfect choice.

Will you marry in a garden? Or perhaps a rainforest?
Use the surroundings of your venue to inspire your wedding theme, and consider what natural elements work as a good foundation for your wedding styling.

What sort of mood are you going for?

This is a very important factor to consider. Are you and your partner quite laid back? If so, a laid back and relaxed vibe would be very suited to your personalities. Additionally, wedding themes such as bohemian or beachy often lend themselves to a very relaxed, natural vibe. See how you can start to paint a picture?

In complete contrast, perhaps you want a glamorous, party vibe for your wedding day? With lots of food, music, flowers, lights and dancing? A contemporary, glam wedding theme might be a perfect fit, or even an Art Deco theme with glamorous styling reminiscent of The Great Gatsby?

Consider what mood you wish to portray through your theme and how you envision you and your guests celebrating.

What is your favorite color?

Choosing a wedding theme color will really help you to choose an overall wedding theme.

Think about some of your favorite colors and what styles of weddings they are typically used in. For example, white, gold, silver and black are classic colors that are often used in traditional and luxe weddings.

Similarly, colors like navy blue and silver are often used in elegant contemporary style weddings.

Every primary color and combination can be reworked and used in various shades, so if you've dreamed of a purple-themed wedding but can't make violet work, you could always opt for a pastel shade of lavender.

#### Create a Mood Board

Another great way to hone-in what kind of wedding theme you want is by creating a Bood board of images that you like. You can find images on Pinterest, Instagram or even the Easy Weddings' inspiration boards.

Once you've collated a bunch of images that you like, print them all out and pin them to a large piece of cardboard, (or, if you're a Photoshop pro create a digital mood board.) Seeing all the images together will help you to decipher what kind of styles and colors you naturally lean towards.

You may notice that most of the photos you like incorporate gold or silver, or, maybe, all the photos you like cohesively portray a certain vibe or style.

What is your dress like?

Many people do this the other way around – they choose a wedding theme and location, then they choose a dress to match. But, if you're the opposite in this scenario, then use the style of your dress to choose your ultimate wedding theme.

If you've picked your dress already, or, you know what style of dress you are looking for, consider the elements and aesthetic of the dress. Is it delicate and whimsical? (Perfect for a luxe bohemian wedding.) Or is it modern and minimalist, with clean lines and edges? Or, perhaps it's a full princess ballgown with plenty of lace and embellishment?

Use the style of your dress to guide you when choosing your wedding theme.

#### **How To Choose Your Officiant**

If you're not a part of a local church it can be a struggle to find an officiant for your wedding, and it's even more difficult to find a GOOD officiant!

Your officiant can make or break your ceremony. This person carries a giant responsibility! They provide the context for your promises, establish the vibe of your ceremony and create an experience for you and your guests. The officiant/pastor will create the celebratory moments and handle any mid-ceremony crisis. Research and choose a wedding officiant or pastor wisely and thoughtfully, as soon as you have a wedding date.

Interview and choose your officiant with great intention; it's important that you feel comfortable with your officiant's philosophies and personality.

Be deliberate in choosing or creating your vows. Make sure you buy into what you're promising.

Take advantage of pre-marriage coaching or counseling. It's an opportunity to deepen your relationship with your sweetheart and sets you up with a strong foundation.

**Schedule:** Make sure the officiant is available on your wedding date (including any needed travel). Just like all your other wedding vendors, an officiant's calendar fills up quickly.

**Vibe:** You should feel a connection with your officiant; cared for and valued for your own perspectives. How do their personality and character mesh with yours? Are they organized, calm, and flexible? The officiant often serves as your best advocate when family dynamics are tricky and/or joyful. You need someone who can take control when needed and back you up as necessary.

**Communication:** Your officiant should have an engaging communication style: inclusive, non-judgmental, nurturing, experienced, honest, helpful, and vibrant. She/he should present as professional and prepared.

**Budget:** Please include money in your wedding budget to pay for your officiant's time and travel. These people put in dozens of hours to tailor your ceremony just for you, to guide you through the process, to help when you're challenged, to make sure all the paperwork is filed just right and to manage those difficult family members. The officiant (like a wedding coordinator) is your ambassador — only there for you, to hold you up, catch you and move you forward.

#### Marriage Licenses & Certificates: Everything You Need to Know

Before you sign on the dotted line!

While the ceremony and celebration are the most memorable parts of a wedding, if you want it to be legal, the most important part is the signing of the marriage license. This document legally binds the two of you together—and plays a big role if you're planning on changing your name! Obtaining a marriage license and, subsequently, a marriage certificate is a multistep process.

What's the difference between a marriage license and a marriage certificate?

A marriage license is what you get first, and it's basically an application to be married. When you've filled it all out, had your ceremony, gotten it signed, and your officiant has turned it back into the county, then you receive a marriage certificate that proves, in fact, you are married.

Here's everything you need to do, step-by-step, to get (and complete) your marriage license and marriage certificate.

#### **Step 1:** Set a Date and Place for Your Wedding

Before you can apply for a marriage license, you need to know where and when you'll be getting married. Why? Because you typically have to file your marriage license application in the county in which you'll be getting married.

Furthermore, marriage licenses expire. Some, for example, expire after 90 days. If you're planning your wedding one year in advance of the date, then you have to wait to apply for the marriage license until you're within the deadline or you'll end up having to apply all over again.

On the other hand, you can't wait until the very last minute either, because many states require you to go through a waiting period before getting married. In Texas, for example, you must wait at least 72 hours before getting married after you apply for a marriage license to actually get married, meaning that if you put this off until two to three days before the wedding, the license wouldn't be valid.

Once you know when you're getting married, you can plan your visit to the county clerk accordingly.

#### **Step 2:** Visit the County Clerk

The easiest place to go for your marriage license is the county clerk's office. Make sure you carve out a couple of hours for this, as there may be a wait. You can even try to make an appointment before you show up so that you don't have to wait too long. You and your significant other must both be present at the time of the marriage license application.

Here's everything else you need to be prepared for during your visit to the county clerk:

Make sure you don't show up empty-handed, as you'll **both need to show proof of your identity.** Each state's requirements are a little different, so be sure to check with your county clerk before heading in to find out what they specifically require. Typically, however, you'll need a **driver's license** or **passport**, but you may also need a **birth certificate**.

Some states even require a witness for the marriage license application, so be prepared to ask a friend (who has known you at least six months) to tag along.

You will also need to know some information about your parents. You will need both your parents' full birth names, birthdates, their birth state, and dates of passing if applicable.

If it's not your first marriage, you will also need to bring your **certificate of divorce** or the **death certificate**, respectively, as proof you are able to legally remarry.

If you're under 18, you'll need to bring a parent to provide consent.

There is a fee to apply for a marriage license, typically between \$35 and \$150 depending on your state and county (yet another expense to add to your wedding budget).

If you are a planning on changing your name—during your visit to the county clerk to apply for your marriage license—now is the best time to do that. While you will still retain your maiden name until you actually get married, this will let the court officially know what your new name will be. Not only do you need to know what you want your official last name to be, but your middle name, as well.

You have many options, of course: You can keep your name the exactly the same. You can take your partner's name (or vice versa). You can hyphenate your maiden name with your partner's last name. You can replace your middle name with your maiden name. Heck, the two of you can legally even make an entirely new last name. If you haven't decided if you're going to change your name, you can, of course, wait until a later time. However, if you wait, the only way to alter it down the road is through an official name change, which costs hundreds of dollars (and yet another visit to the county clerk). So, if you can figure out what you'd like to do before obtaining your marriage license, it'll save you time and money down the road.

Once you've proven your identity, turned in your paperwork, and paid your fee, you'll be granted a marriage license. Some states will hand you the marriage license right then and there, but others will mail it out to you within a few days.

#### **Step 3:** Get Signatures from Your Officiant and Marriage License Witnesses

Now that you have your marriage license, it's time to gather up some signatures. While the requirements for signing a marriage license vary from state to state, most require signatures from the following people:

#### The Couple

Naturally, the couple must be present when it's time to sign the marriage license post-ceremony. It's better to get this taken care of early on, before the party gets going and the drinks start flowing. This is one wedding detail you do not want to forget!

#### The Officiant

Whoever legally performed your ceremony, whether it was a judge, a religious leader, or a friend ordained for the day, must also sign the license. There will be a line for them to sign their name, as well as specify their title or ordination. But note: There are a few states (Colorado, Wisconsin, the District of Columbia, and parts of Pennsylvania) where you can self-unite or self-solemnize your marriage, which means that not only does the officiant not need to sign your marriage license, you don't have to have one in the first place!

#### Two Witnesses

These could be your parents, your maid of honor and best man, or any other friends you nominate for the honor. They must be physically present and, well, watch the two of you sign the marriage license. In most states, the marriage license witnesses must also be over the age of 18. Typically you will need two witnesses, but in some states you only need one.

#### **Step 5:** The Officiant Turns in the Completed Marriage License to the County

After the ceremony, it's the officiant's responsibility to return the marriage license to the county clerk, either by mail or in person. After that, you're all set! Depending on where you live, you will either be mailed a certified copy, or you will need to go in person to pick up certified copies (in which case, prepare yourself for another fee).

You might be wondering, though, why you even need these copies if it's all official. You'll need certified copies of your marriage certificate for a number of things. For example, you may need to send copies of it to change your marital status for insurance (car, health, etc.), Social Security (if you're changing your name), your credit cards, your bank accounts, and the IRS, to mention just a few.

# Wedding Day Checklist

Check in with your vendors.	
Prepare final payments.	
Have an "insurance policy"	
Create tip envelopes.	
Bring extra cash just in case.	
Drop your luggage off early.	
Pack for your honeymoon early.	
Pack properly for your destination wedding.	
Have wedding items in place before the big day.	
Put your signature-drink recipes in writing.	
Name those tunes.	
Have a discussion with your photographer.	
Create a wedding-day photography schedule.	
Create a day-of itinerary.	
Review printed materials.	
Make your guests feel loved.	
Line your cards up.	
Hydrate your flowers.	
Figure out how to get your gown to your location.	
Get your limo driver's number.	
Arrange transportation home for your bridal party.	
Prepare for rain.	
Nominate a gift caretaker.	
Designate a wedding-day supervisor.	
Give your legal documents to someone responsible	<b>)</b> .
Don't go hungry!	
Make sure everyone knows when it's over.	
Pack a big-day emergency kit.	
Bring your marriage license	
Vendor meals	
Favors.	
Guestbook and pens.	
Invitation suite.	
Cake knife and toasting flutes.	
Tech chargers.	Mary Jo
Passport and identification.	Mishaw 574-51
Thank-you notes.	Facebo Website
Online reviews	



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### Your Last-Minute Wedding-Day Checklist



It's crunch time, and you're pretty sure you've got everything in order.

But "pretty sure" isn't good enough. So take a look at these to-dos—and be certain you're one hundred percent on top of everything.

#### 1. Check in with your vendors.

Confirm arrangements with your pros and make sure they all have exact directions and a contact person's cell phone number.

#### 2. Prepare final payments.

Pay your vendors ahead of time. Then you don't have to try to remember what is owed to whom on your wedding day.

#### 3. Have an "insurance policy."

When your vendors collect your final payments, have each of them sign a note indicating he's received it. Then if anyone claims he wasn't paid, you will have proof that he was.

#### 4. Create tip envelopes.

If you plan on tipping anyone, such as the banquet captain, wait staff or DJ, prepare envelopes with their names and insert the correct amounts. Sealed envelopes are a whole lot safer than a big stack of cash in someone's pocket!

#### 5. Bring extra cash just in case.

You might want to give a gratuity to someone who you feel has gone above and beyond the call of duty.

#### 6. Drop your luggage off early.

If you'll be staying overnight at a hotel after the reception, bring your bags the night before or have a friend or family member drop them off the morning of the wedding

#### 7. Pack for your honeymoon early.

Doing it sooner rather than later is the way to guarantee one less worry. Also, make sure your passports and travel documents are in order.

#### 8. Pack properly for your destination wedding. Make a list of all the important things you need to bring and, if possible, pack them as carry-on. You

may be able to pick up such necessities as drugstore items at your wedding destination, but don't assume so.

# 9. Have wedding items in place before the big

Have your wedding favors, toasting glasses, cake knife and server delivered to your reception site a few days beforehand. For anything going to the ceremony site, designate a trusted friend or family member to get everything there before the guests

10. Put your signature-drink recipes in writing. Give a list to your bartender the day before, so he doesn't forget exactly what you want.

#### 11. Name those tunes.

Songs are often covered or remade by different bands, so double-check with your DJ or band leader that they have the versions you want.

#### 12. Have a discussion with your photographer. Leave nothing to chance. Give him or her a list of people you'd like to have photographed together. He'll probably get the obvious ones, but if you want a picture of your sorority sisters or everyone who

flew in for your wedding or your new husband's coworkers, let your photographer know in advance.

#### 13. Create a wedding-day photography schedule.

This is the best way to keep things moving smoothly. For example, if the bride, the bridesmaids and the bride's family are being photographed at 3:15 p.m., this means they need to be at the location at 3:00 p.m., fully dressed, coiffed and made up. You don't want a bridesmaid thinking she can pull into the parking lot at 3:15 p.m. with rollers in her hair and her dress in a garment bag!

#### 14. Create a day-of itinerary.

Write a detailed schedule for the bridal party and family to be distributed after the rehearsal. This lets people know where and when to arrive for photographs and so on.

#### 15. Review printed materials.

Be sure to carefully check place cards, table numbers, menus and programs for errors several days before your wedding.

#### 16. Make your guests feel loved.

Have thoughtful welcome gifts with personalized notes waiting for your guests in their hotel rooms.

#### 17. Line your cards up.

Arrange all your escort and seating cards in alphabetical order ahead of time. Bring an extra copy of the seating arrangements or give it to a bridesmaid and let her be in charge of it.

#### 18. Hydrate your flowers.

Have a vase of water ready for bouquets when it is hot and dry outside. Certain flowers, like hydrangea and lilies, need water, so if you want your bouquet to live past the ceremony, don't let it get thirsty! Order a few extra boutonnieres in case some die or are lost.

# 19. Figure out how to get your gown to your location.

If you and your bridesmaids expect to dress at your ceremony site, don't end up trying to fit large garment bags into one car along with you and your maids. If you have a plan in place, you'll avoid stress.

#### 20. Get your limo driver's number.

Don't forget to bring his cell phone number in case you change your exit time or leave something in the car. At midnight, it won't help to have only the office number.

# 21. Arrange transportation home for your bridal party.

Don't strand your attendants at your wedding location! If they're planning to arrive via shared transportation, make sure they have a ride at the end of the evening as well.

#### 22. Prepare for rain.

If you're planning an outdoor ceremony, be sure to have a tent set up and umbrellas on hand for guests just in case.

#### 23. Nominate a gift caretaker.

Designate in advance someone to take your presents home. Give her a house key so she can have everything there for you when you return.

#### 24. Designate a wedding-day supervisor.

Have a well-organized relative arrive early at the ceremony and reception site to ensure everything is in order.

# 25. Give your legal documents to someone responsible.

Appoint someone to keep your signed marriage license until the end of the evening so it doesn't get lost. Some honeymoon locations will give you special perks if you show proof that you're honeymooners. That license may be all you'll have.

#### 26. Don't go hungry!

Pre-order breakfast delivery to your hotel room the morning of the wedding. Going through the day on an empty stomach isn't helpful in dealing with all the excitement."

#### 27. Make sure everyone knows when it's over.

Double-check the end time of your wedding with your venue, as well as the time it must be cleared out, and give this information to all vendors. This will prevent unexpected overtime fees.

#### 28. Pack a big-day emergency kit.

Include bobby pins, hairspray, face powder, lip gloss and lipstick, hemming tape for last-minute repairs, traction pads for heels, a pair of panty hose, an umbrella and a shawl, stain remover, tissues and backup copies of your music choices should something happen to the originals.

#### 29. Bring your marriage license.

An important part of making it 'official! Check with the jurisdiction where your ceremony will take place about any deadlines for applying for your marriage license well in advance of your wedding date and also whether a blood test or special documentation is required to complete your application. Start gathering your documents early so that when it comes time to get your license, you have everything you need and can make the process as efficient as possible."

#### 30. Vendor meals.

Be sure you remember to feed the people that are working nonstop to make your day flawless! You'll be expected to give your final guest count to your caterer within two weeks of your day, but don't forget to include the number of vendors you'll have so that the caterer can prepare simple meals for them, separate from your guests. Most caterers will count your vendor meals as half-price, so be sure to include your band members, photographer, videographer (and any second shooters), as well as your planner and their assistants.

#### 31. Favors.

By no means are favors required, but they are a fantastic detail that each of your guests will appreciate! So don't make your favors an afterthought — think about what you'll present your guests as a 'thank-you' for coming at least two months in advance of your wedding date, so that you can place the bulk order of the items in time, and also personalize each one for that finishing touch

#### 32. Guestbook and pens.

Include something for your guests to leave their well-wishes for you upon arriving at your reception...

Many brides that leave this to the last minute might make a trip to a local book store for a coffee table

characteristic of the place where they're getting married or something that is special to the couple. This could be a favorite recipe book for cocktails or a book of historic mansions in the city where your nuptials take place. Also, don't forget the pens!

#### 33. Invitation suite.

A favorite detail to style and have photographed on the day of the wedding! Brides should remember to pack at least one full invitation suite and any other stationery details (rehearsal dinner invites, shower invites, save-the-dates) that were mailed out during the engagement to bring with them in the bridal prep suite the day of the wedding. If you have beautiful calligraphy and/or special envelope liners, bring more than one set so that your photographer can shoot the front and back of the invitation in the same frame.

#### 34. Cake knife and toasting flutes.

You may receive these as a gift at your shower, opt to purchase your special set on your own, or use ones that have been handed down to you by parents or family members. When packing up your items to be placed at the reception, be sure to remember to pack your cake knife and toasting flutes (and keep the original packaging to avoid breakage) so that this detail will not be overlooked. Once this item is off your to-do list, you can focus on other things to pack — like your trousseau for the honeymoon!"

#### 35. Tech chargers.

When it comes time to get ready in your bridal suite on the day of the wedding, have your electronics charged and ready to go! If you're planning on using your iPod for any part of the reception music (i.e. your favorite recording of the first dance you and your groom will sway to), make sure you have the right charger and the correct connection to your band's or DJ's sound system. Also, keep your phone charged overnight. You'll want to have it ready to go as soon as you leave for the honeymoon.

#### 36. Passport and identification.

Speaking of the honeymoon, be sure your passport and driver's license are up to date and packed safely in your **carry-on luggage**. Airport security will not let you get on the plane with expired identification, so be sure you have taken care of this detail one month before your wedding."

#### After the Wedding

#### 37. Thank-you notes.

It's easy to let things fall by the wayside in the aftermath of your big day as the dust begins to settle, but your thank-you notes to your guests should be sent out no later than two months after your big day. Carve out fifteen minutes each day to dedicate to writing these notes, so that you don't get overwhelmed...Also, don't forget the important people in your life, including your parents, family members, and bridal party that were there with you through the planning from the beginning.

**38. Online reviews**: The people that have worked so hard to make your wedding day dreams come to fruition are often forgotten once the big day has passed. The best thank-you you can give your vendors is an honest review online and an email follow up. That is the only way that your vendors can continue to improve the level of service they provide to future brides, so your feedback is very important! Plan to carve out time to review your vendors within six months of the big day.



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# Checklist for your name change after the wedding ceremony

- ➤ A certified copy of your marriage license makes the process easier.
- ➤ Notify your employer and update payroll withholding and benefits.
- Your bank or credit union may require an in-person visit to change accounts.

Get ready for a tedious process if you decide to take your spouse's surname after marriage. You'll need to notify various government agencies, financial institutions and insurance companies of your name change.

"Everybody that you would notify of a change of address is probably somebody you would want to notify of a name change," says J. Kim Wright, editor of CuttingEdgeLaw.com, an online magazine and community site for lawyers.

You can pay for a name-change kit or, like many personal finance chores, save money by doing it yourself. Some places may require an in-person visit to alter a name, while others will let you change it over the phone or by letter. Find out what the protocol is for each place on your list, as the rules and documents required may vary. Make sure to update your address at the same time if you moved to a new residence.

# **1.** Get certified copies of your marriage license Obtain certified copies -- not photocopies -- from the agency that filed your marriage license.

Newly married people changing their names need one certified copy of their marriage license that they will probably never see again to send to the Social Security Administration.

### 2. Start with the Social Security Administration

Begin with this agency because it needs your correct name and ID number for payroll tax withholdings and retirement benefits. A mismatch between your name and Social Security number could trigger a rejection of your tax return.

Having your new Social Security card will also help you change your name with financial institutions and other contacts on your list.

You'll need to file *Form SS-5* with your local Social Security office to obtain a new Social Security card. Notifying the Social Security Administration will also update the Internal Revenue Service of your new name.

#### 3. Get a new driver's license

Getting an updated license or identification card should make subsequent name changes with financial institutions easier. You may be able to update voter registration as well as your vehicle registration and title in the process. Check with your state Department of Motor Vehicles for instructions.

#### 4. Update work records and benefits

Inform your employer so that paychecks and benefits reflect the new name. Review your tax withholdings and make changes if necessary.

Remember to go over your insurance coverage and beneficiaries now that you have new family members.

#### 5. Contact your bank

Updating your name with your bank or credit union may require an in-person visit. For a name change on your account, the bank will want to see your updated driver's license.

#### 6. Notify creditors in order to link credit files

If you don't tell lenders of your new moniker, you won't have a credit history under your married name, which can pose a problem during a credit check.

Once notified, creditors will update their records and report the new information to the credit reporting agencies. TransUnion spokesman Steve Katz says consumers don't need to notify the agencies directly. Consumers should see the new name on their credit reports within a few months after contacting creditors.

If you're not sure which companies to contact, request a free copy of your credit report through AnnualCreditReport.com.

#### 7. Continue down the list

Then contact the other places on your list, such as:

- > Landlord or mortgage company.
- Other insurance accounts (auto, life, home, etc.).
- > Physicians' offices.
- Professional licensing boards.
- > Investment accounts.
- > Your attorney (to update legal documents).
- ➤ Utilities.
- > Passport office.
- > Post office.
- > Voter registration board.
- ➤ Alumni association.

After getting through all the important updates, it will be a matter of changing your name as you come across miscellaneous accounts and subscriptions.