

W£dding DAZE

Whether you're planning your own Anand Karaj or helping someone else plan their dream Shaadi – organising the perfect wedding can take a lot of time, effort and money.

By the time you've got everyone kitted out beautifully, sorted the menu and found the perfect photographer to capture the day you could find your costs have mounted up. We spoke to the Financial Ombudsman Service – the free service with the power to sort out problems between consumers and financial businesses – for some handy wedding finance tips.

TOP FINANCE TIPS WHEN PLANNING YOUR WEDDING

Keep on top of costs – Whether you've planned for 500 guests or just close family. Keeping a note of everything can not only help you stay on top of your costs but also make sure you've got everything covered to avoid any last minute panic.

Give yourself a 'buffer' – It's easy to get carried away when shopping a wedding. When setting your budget and planning how you'll spend it, try to set aside around 10% of your total budget as a 'buffer' in case of unexpected bills or any last minute extras that catch your eye.

Get friends and family to help – Ask around, you may find that a family member can recommend the perfect caterer – at a perfect price – or

perhaps you've a friend with professional skills who's willing to take your photos or make the cake as a wedding gift to you.

Give yourself some credit – Using credit to buy goods or services can provide extra protection if something goes wrong. For example, if the cake doesn't arrive or it isn't what you ordered. These rules only apply in certain circumstances, but if the conditions are met, you might be able to get your money back from the company that provided you with the credit.

Insure against problems – You can't guarantee that everything will go to plan on your wedding day, so you may decide to take out wedding insurance in case something goes wrong. Policies vary, so check what you're covered for before signing up.

Get away from it all – If you're travelling abroad for your dream wedding, you may want to keep vital items for the big day – like your wedding jewellery – in your hand luggage, in case things go astray. Check the details of your travel policy with your insurer so you know exactly what you're covered for. And it's worth taking a look at your home



contents policy to make sure it'll cover your wedding presents if you're leaving them in your empty home while you're away.

GETTING PROBLEMS SORTED

We hope that the only thing you have to worry about on your big day is remembering your vows and not falling over in the first dance. But if a financial problem does crop up – don't let it ruin the happiest day of your life. ●

You should be able to get it sorted with the business involved but if not the ombudsman service may be able to help on 0300 123 9 123 or www.financial-ombudsman.org.uk.