Should a dream wedding mean delaying a down payment on a home? That’s a tradeoff many couples make these days.

*The Knot*, a wedding planning and publishing company, recently released its “Real Weddings Study” of average wedding costs for 2014, announcing a national average price tag of $31,213 (not including the honeymoon).

The average cost of a wedding is a good point of comparison against other major financial goals in a new marriage. Considering that the average price of a new home in America is now $200,000, that wedding estimate would cover the majority of a 20 percent down payment ($40,000). Despite getting married to my wife at a family home 15 years ago, I still remember the sticker shock for all the wedding costs – a whopping $10,000 for the entire event from tux, dress, flowers, food and honeymoon.

Here are a few suggestions to plan a wedding that won’t break the bank:

**Marry off-season.**The most popular wedding months are now June and October, with longtime leader June losing a bit of ground. The most popular day to get married is Saturday and nighttime is the most competitive time slot for receptions. Consider a January wedding when the post-holiday rush is over – cold weather wedding venues are generally empty and priced to move. Weekday weddings have the potential added bonus of guests drinking less on a work night and weekend brunch weddings can be served buffet-style with more reasonably priced menu choices.

**Find alternative venues.**Farms, barns, warehouses, art galleries and of course, family property can be cheaper venues for a wedding, but make sure such spaces are properly insured for alcohol, food or other party-related risks. Also, in many communities, party venues must be properly licensed and/or zoned to avoid fines or legal action.

**DIY if possible.**Couples with a flair for party planning, decorating, and cooking might be able to slash costs planning and carry out their own event with minimal dependence on hired or volunteer help. From flowers to photography, wedding cake to wedding planners, check for affordable options. If a venue allows couples to supply their own flowers and decorations, it is wise to comparison shop. Consider professional photographers or skilled amateurs who meet your tastes and budget.

**Use a gift registry to pay for the wedding.**Couples can set up online gift registries that allow guests to directly fund honeymoon trips or specific expenses associated with the wedding.

**Plan a destination wedding.**Resorts around the world and well-known domestic wedding/travel destinations like Las Vegas or Hawaii offer wedding packages that blend a ceremony and vacation getaway. Planning a winter wedding? Research options for a warmer climate or snowy destination at a ski resort.

Finally, **be flexible.** Some venues have cancellations and if a couple is willing to put themselves on a waiting list and move quickly if they get the call, savings might be possible.

Before planning a wedding, it’s wise to start with planning finances. A meeting with a qualified financial advisor might help put wedding costs in perspective with other major financial priorities.

**Bottom line:**Dream weddings don’t have to put a couple’s financial life on hold. Consider real financial priorities first and build a smart wedding budget from there.

**Getting Married in Maine**

**How to Get a Marriage License**

Marriage licenses are issued at the town or city level. The couple must visit the town office in person to apply for the marriage license. You may want to check your town’s website for information.

* If both of you are residents of the state of Maine, you should both apply at the town office where at least one of you is a resident. If you are residents of different Maine towns, you both may apply in one town or the other - you do not need to apply separately in each town.
* If one is from out of state, then both of you should apply in the town where one holds residency.
* If neither of you is a resident of Maine, then you may apply in any Maine town office. It need not be the same town where you plan to be married.

Your marriage license is valid for 90 days and can only be used within the State of Maine. There is no longer a waiting period from the time your marriage license is issued until your wedding can take place. The person performing the ceremony is responsible for filing the marriage certificate with the town office that issued the marriage license.

**Requirements**

To obtain a marriage license:

* Photo ID such as a driver’s license may be required.
* If this is not the first marriage for one of you, bring a certified copy (raised seal) of the divorce from or death certificate of the last spouse.
* Applicants must be over 18 years old. Written parental consent is required for an applicant under 18. Written parental consent and written consent of a judge are required for an applicant under 16.
* No blood test is required.
* You may want to check with the municipal clerk where you are filing beforehand to find out what that municipality’s policies are.

Here is some more specific information from the **Brunswick Town Clerk’s Website**:

When applying for your marriage license, please allow approximately 20 minutes to complete the application process. We recommend that all Brunswick applicants come to Town Hall by 4:00 p.m. to allow enough time to complete the process during normal business hours.

Proof of identity, e.g. driver’s license, passport, state I.D. must be provided to the clerk at the time of filing. No blood tests are required, and there is no waiting period.

The filing fee is $40.00.

If either party has been previously married, a certified copy of the death or divorce decree, whichever ended the previous marriage, must be presented to the clerk where the intentions of marriage are filed. The certified copy must be presented to the clerk at the time of the processing of the marriage license.

**Officiants**

The following individuals are authorized to perform marriages in Maine:

* Ordained ministers of the gospel
* A person licensed to preach by an association of ministers, religious seminary or ecclesiastical body
* Judges or justices (residents of Maine only)
* Lawyers admitted to the Maine Bar (residents of Maine only)
* Maine Notaries - Search for Maine Notaries by Location or Name

*Maine does not have Justices of the Peace. Out-of-state Notaries and Justices of the Peace cannot officiate weddings in Maine.*