

HAVE A STRESS FREE SHAADI

WEDDING FINANCE TIPS FROM THE FINANCIAL OMBUDSMAN SERVICE

Organising the perfect wedding usually takes a lot of time. With wedding fever hitting the country, perhaps your thoughts are turning to your own celebrations.

If you're planning the dream Shaadi, you could find your costs quickly start mounting up. Here are some handy wedding finance tips from the Financial Ombudsman Service – the free service with the power to sort out problems between consumers and financial businesses.

TOP FINANCE TIPS WHEN PLANNING YOUR WEDDING

- **KEEP ON TOP OF COSTS** – Wedding celebrations – big or small – can really put a strain on your finances. Stay on top of costs by noting them all down as you go – or set up a spreadsheet to help you keep track of your expenses.
- **GIVE YOURSELF A 'BUFFER'** – When setting your budget and planning how you'll spend it, try to set aside around 10% of your total budget as a 'buffer' just in case of unexpected bills and extras.
- **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 wedding photos.
- **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. Check, too, that your home contents policy will cover your wedding presents if you're leaving them in your empty home while you're away.



Financial
Ombudsman
Service

GETTING PROBLEMS SORTED

Last year around a million people got in touch with the Financial Ombudsman Service for help with a wide range of financial problems, from mortgages to motor insurance and from overseas money transfers to mobile phone cover. So if you've a financial problem that you can't sort out with the business involved, the ombudsman may be able to help.



You can contact the ombudsman service on 0300 123 9 123 or <http://www.financial-ombudsman.org.uk/>.