

# [3b: investigate](https://assignbuster.com/3b-investigate/)

and Sur Due marriage expenses – article According to the article, what are some of the trends in wedding planning and finances? What impact does this have on the subsequent marriage?   
Bayot Jennifer in her online article “ For Richer or Poorer, to Our Visa Card Limit” in The New York Times dated July 13, 2003, has highlighted the issue of credit card debt, particularly when it is incurred during the highly emotional and dramatic phase of one’s life i. e. ‘ marriage’ when the world is seen through a veil of emotions and makes one blind to the stark realities of life. The article cites data as well as cases of credit card debt, which the author claims are showing an increasing trend during the present times of being related to marriage expenses. Marriage itself has become a costly affair, not in context to the amount spent on it (which more or less is consistent during the last decade) but the contribution part which initially was borne by the parents up to some extent. More and more independent couples are depending on their credit cards to finance their marriage celebration, believing it to be a once in a lifetime event, with the result that the very marriage on which the amount was spent is at great risk of being nullified when the couple faces the daunting task of carrying on in life while paying off the massive debt. The lavishness and grandeur part, the author believes has become common and is a further complicating factor. The author cites examples of a few couples who had to separate due to this financial burden. Increasing number of people are seeking help of credit counseling and financial managers to dole them out of such impossible situations.   
Do you want (or did you have) a formal wedding? Explain the reasons for your decision. How will you (did you) finance the cost   
I did have a formal wedding free from the lavishness and ostentatious display of the present genre. Our marriage ceremony was a simple affair with the two families and a few close friends invited. As we had our finances well in control we did not indulge in any expenses which were beyond our means. The parents contributed up to some extent and it was a reasonably gala event. Although there is no limit to one’s acquaintances and the scale of event, we decided it was better to invite only the closest relatives and friends dear to us who had a genuine affection for us. We knew that beyond the initial romance of marriage, both partners have to contribute equally in order to run the family smoothly in a happy environment. We were aware of the consequences of bad debt and its repercussions on family life, so everything was pre planned from both the emotional and the financial perspectives. We had adequate savings from the initial jobs we had as independent man and woman, and the gifts from our parents were more than adequate to establish an independent household. So the financial aspect was covered very well. Therefore we did not take any credit for our marriage ceremony and managed it with our own resources.   
Reference:   
Bayot Jennifer, (July 13, 2003), For Richer or Poorer, to Our Visa Card Limit, The New York Times, and Available online at:   
http://query. nytimes. com/gst/fullpage. html? res= 9501E7D91F3DF930A25754C0A9659C8B63