



## It Pays Now – to Buy for Later

*The blissful couple has been driven off in a taxi, the guests are long gone, and the tables are bare. The band has folded up their equipment, the photographers packed out, and the lights are flickering off, one at a time. All that's left of the lively simchah as the weary wedding parties gather themselves and their aching feet into the family vans are a few pieces of cake for the babysitters. Despite their joy at marrying off their children, the fathers' brows are furrowed as they distractedly calculate how they will cover all the checks they signed that evening...*

Parents making a wedding find themselves spending more money within the course of a few months than at virtually any other time in their lives. The pre-wedding season has a dynamic of its own, as if there were a little gnome whispering in your ear, "Buy, buy, buy!" Expenses crop up at every turn. Then, after a few magical hours, it's over, and all that is left is a pile of debt.

Yes, you want to make a joyous wedding and set up a well-appointed home for the young couple. Nobody would suggest anything less! But let's be honest — is all the money streaming out of your account propelling you to that goal? In retrospect, do you find yourself wondering if some of that money could have been better spent — or not spent at all?

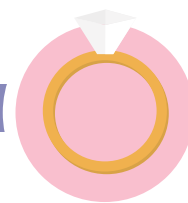
### **Out-of-Control Spending**

Spending wisely is important anytime, but during *simchah* season

it is absolutely vital. If you don't sit down in advance to figure out how much money you have available to spend and where you want to spend it, you will inevitably shell out more than you can afford. The results may affect your economic stability, your *shalom bayis* and, all too often, your health.

The sad truth is that much of what we lay out for a wedding is the willful or unconscious result of peer pressure. If not for the shackles of social pressure, many would rethink their pre-wedding spending and opt for fewer fleeting splurges and more long-term investments.

When Bracha got married years ago, the Viennese table at the end of every "*baaleibatish*" wedding was a given — and a costly one. Bracha asked her parents to forgo the showy dessert spectacular and instead buy her a couch that she could enjoy for years to come. Lo and behold — the sky did not fall and her parents lost no points



on the social scene; they only garnered well-deserved respect.

Similarly, some people opt for a low-frills event, with the *kallah's* wholehearted consent, and use the money saved to finance another few months of support for the young couple so that the husband can continue learning undisturbed that much longer.

### **The Power of Choice**

It all boils down to making choices. Conscious choice indicates intelligent thought and the ability to prioritize. Choices that focus on lasting benefits and play down the attraction of “here today, gone tomorrow” pleasures reflect maturity and long-sightedness.

Freedom of choice doesn't always mean doing without. Everybody has areas in which it is important to them to have the best and that's just fine, as long as you keep in mind that spending more for that item will mean doing with less in another area.

In Mesila's financial stability curriculum for seminaries, one popular and very effective lesson is the “Let's Plan a Wedding” game. The girls divide up into partners, the two “*mechutenestes*.” Each pair receives a set number of points and must decide how to spend their allotment on 12 categories of *chasunah* expenses. Every category has low-end, middle- and high-end choices. For example, they can “buy” a pre-cut *sheitel*, a medium custom, or a top custom, with the commensurate price in points. The game compels them to weigh what is more important to them and what is less so — because they cannot overstep their “budget” by even one point.

### **A Saving Grace**

Though parents face the challenge of choosing how to spend before the wedding, the young couple often meets up with it when they come home with “the envelopes” — generous cash wedding gifts. What to do with the *chasunah* money?

Young couples, especially those far from home, in Eretz Yisrael, have a tendency to dip into these funds to support their “quality of life” — read that, the bagels and lox and shopping sprees to which they are accustomed. Newlyweds with money in the bank often succumb to the “use-it-up” mentality. But if you have an eye for the future, you will resist the urge and not touch the wedding gifts! It's hard to say no to money that is within reach, so park the cash in a closed account, a reliable *gemach*, even in a solid piece of real estate. Decades later, you will have a nest egg with which to buy a house or marry off a child — thanks to your first experience in prioritizing and looking at the long-term benefit in lieu of the short-term pleasure.

### **'Blanket' Coverage**

Of course, the concept of choice in spending is predicated on the fact that there is a limited amount of money to work with. If children grow up with the mistaken conception that the family kitty is a bottomless well, it should come as no surprise if, as *chassan* and *kallah*, they are loath to give up on anything. “Why 'this or that'? Why not both?”

But there is always a limit, though that limit will vary with the family's financial status. At Mesila, our mantra is: A healthy balance of spending is when you have everything you need and *some* of what you want. It is crucial for children to learn from an early age that money is not unlimited. It's like a blanket; if you pull from here, it will be short over there. Yes, you will always have what you need, but you can't have *everything* you want; you must choose.

### **Positive Peer Pressure**

Much mud has been slung at the evils of peer pressure. But many do not appreciate that the power of peer pressure can be harnessed in the opposite direction. Every time we lower the material standard of our *simchos* a notch — not enough to brand us as “outside the camp,” just enough to bring down the total by a few hundred dollars — we are exerting positive peer pressure. Once one person has the courage to distribute the simplest fold-up bench at his *simchah* instead of a hard-covered *sefer*, others will feel free to do the same.

Don't hide behind a veil of humility: “Oh, nobody will pay attention to what I do or don't do.” Every single person exerts another ounce of influence that contributes to the overall atmosphere. Think of the first “Nachshon” who dared to use a one-piece band at his event or the one who cut down his dinner guest list and introduced the concept of a *simchas chassan v'kallah* at a fraction of the cost. The *zechus* they have and the *hakaras hatov* they deserve are beyond comprehension.

Will you choose the Viennese table or the couch? The new, custom-made wedding gown or tuition for a course that will help you find lucrative work for the long run? It's up to you to make the choice! 💡

