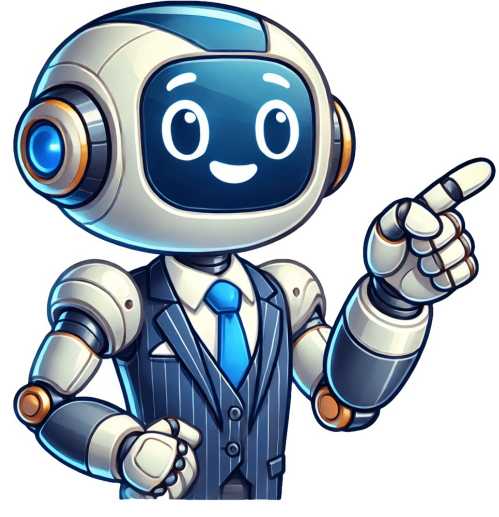


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more you'll need to be insured. Most couples will be fine with a liability policy covering their special date. However, depending on the likelihood of something going wrong on your special date, a cancellation policy may be worth considering. There are two types of providers that offer wedding insurance: general insurance companies and special event insurance companies. As the name implies, the former offers various insurance policy types and includes companies such as Travelers, the Market, and Nationwide. The latter focus on insurance for one or more types of events, such as Eventsured, Event Helper, WedSure and WedSafe. The best wedding insurance should combine a wide variety of coverage options with responsive customer service and affordability. The four companies reviewed above — Market, WedSafe, WedSure and USAA — fulfill all these conditions to different degrees. As for what type of wedding insurance is best, liability wins out based simply on practicality. Cancellation insurance is harder to make a case for due to its limited nature and usability. For some soon-to-be newlyweds, wedding insurance will be a requirement based on where they are getting married. Many venues require couples to show proof of insurance to protect their business from bodily injury or property damage. Couples who don't require proof of liability should still consider having their wedding insured, given the relatively small cost of avoiding a significant financial loss. How We Chose the Best Wedding Insurance To choose the best wedding insurance providers for 2020, we spent over 200 hours looking into the most popular companies, analyzing their data, and comparing the four main factors in which policies must excel to be considered among the best. Those key factors are cost, flexibility, online features, and ease of claim. Cost To evaluate cost, we referred to the average cost of wedding insurance. Basic wedding insurance starts at about \$150 for basic liability and \$125 for basic cancellation, which adds up to an average price of \$275 when cancellation and liability are bundled together. Remember that, unlike other types of insurance, this is a one-time-only payment. We prioritized companies with lower premiums across the board and no deductible fees. Flexibility When it comes to flexibility in customization, we favored companies that allow couples to add or remove covered items according to their needs. Because no two weddings are identical, the best insurance policies offer the fullest tailoring to the particular couple and their wedding circumstances. The option to buy last-minute coverage is vital to many couples, so we gave this factor added weight when looking at this factor. Online features We favored wedding insurance companies that best streamlined purchasing, customization, and claiming processes using online tools. The online delivery of your "certificate of liability" is crucial in this respect since most wedding venues require it before you contract with them. For this reason, we chose companies that automatically create an online certificate of liability immediately after you purchase a policy. Ease of making a claim As with other insurance types, a claim for coverage under a wedding policy should be processed and reimbursed as quickly as possible. We chose companies with excellent track records for customer satisfaction, revealed in online ratings, testimonials and user reviews. We also rewarded companies whose claims processes appeared to be streamlined and hassle-free. And the answer is: it depends (on a lot of factors - location, type of venue, day of the week, and more). According to a ZOLA survey, 28 percent of couples are budgeting between \$10,000 and \$20,000 for their big day—making that budgetary range the most common for a wedding in 2022. But, as a whole, the amount that couples were willing to pay for their weddings were all over the map—with budgets ranging from \$5,000 all the way to \$100,000-plus. For example, 16 percent of couples budgeted less than \$10,000 for their wedding, which could, for example, cover costs for a backyard ceremony or a small celebration at a local recreation center. But, 12 percent of couples budgeted between \$50,000 and \$100,000 for their wedding, which would, in most places, take care of an event at an upscale wedding venue for a sizable guest list. And two percent of respondents budgeted over \$100,000 for their wedding, which, depending on the wedding size, could pay for a destination wedding in some of the world's most exclusive locales. And even when couples have a wedding budget in mind, it doesn't necessarily mean that the amount they ultimately pay for their wedding will align with that budget. A whopping 70 percent of couples are spending more on their 2022 weddings than originally planned. And, while some of the reasons for going over-budget are simple (just under budgeting to begin with), others are more 2022-specific—like supply chain issues, gas prices, and more driving up the cost of wedding-related items. The bottom line is that there is no "average" cost for a wedding; your wedding costs will depend on what kind of wedding you want to have (and how well you stick to your budget). In 2022, it would be more beneficial to explore the average budget for the different types of events. For example the average cost of a backyard intimate ceremony on a weeknight vs. a luxury downtown Chicago hotel ballroom with a large guest list. On average, who pays? Much like most things in modern weddings, there is no right or wrong answer. In most cases, full wedding day costs are being split between parents and the happy couple themselves. According to ZOLA, 37 percent of survey respondents report that they're planning to pay for everything related to their wedding entirely on their own. Six percent of respondents have even gotten second or third jobs to cover wedding costs! What are couples willing to splurge on? Sticking to a wedding budget is important; however, most couples have an item or two that they aren't willing to give on. For most couples, this ties back to the experience that is created at their wedding. Whether it's the design (hint: think about your event rental options) that their guests are stepping into that is simply unforgettable, the photographer to capture the memories of the day or the music/entertainment, it's important to figure out what's most important to you and your soon-to-be-spouse, before you decide how to allocate your budget. Here is a common breakdown (thanks to BRIDES.com) explaining the typical breakdown per category of expense: Venue and Catering: 40 percent of your budget Photography and Videography: 15 percent of your budget Wedding Attire and Beauty: 5 percent of your budget Music/Entertainment: 10 percent of your budget Flowers & Decor: 20 percent of your budget Favors and Gifts: 2 percent of your budget Transportation: 3 percent of your budget Stationery: 3 percent of your budget Cake: 2 percent of your budget How do I get the most "bang for my buck" in rentals? Be strategic with your selections. Large pieces (think sitting areas, statement chairs, etc.) will go along way and allow you establish the design personality and aesthetic of your event without breaking the bank. Talk to your planner or our design team to ensure you are able to spread pieces out throughout the space, and have a little splash of the design throughout your event. What else goes into a wedding budget? As if the wedding isn't expensive enough, you'll also want to consider what the next stage of life looks like for you. Whether that includes an exotic destination honeymoon to celebrate your nuptials or even the downpayment on your future home and furnishings together, it's important to start planning for your future. According to a survey, the most common other items being budgeted for include starting a family (23 percent of couples are putting aside money to cover the costs associated with starting a family, including fertility treatments), paying off debt (47 percent are budgeting for student loans, while 25 percent are working towards paying down other debt), a car (39 percent), and medical expenses (10 percent). How should you track it? We're not all accountants, so if you're struggling for a way to track your expected spending and make sure you don't go over budget, here's a tip. To track your spending every step of the way, do what wedding planners do and create an Excel workbook or Google Doc. Here are the important elements to include. Down the side of your document, break each category into its component's costs. For example, under "Bride's attire," make line items for the dress, accessories, and alterations. Breaking each category into subcategories will prevent you from forgetting key costs that may go beyond what you expected. For example, every one includes the cost of what they will wear (their dress or tux, etc.) but not everyone remembers to include the alterations that they'll need. These little added extras can add up quickly. Next, fill in columns with essential information. Every spreadsheet should include the vendor's contract information, estimated cost, actual cost, additional service fees and tips, transportation and parking costs for off-site vendors, and taxes. Create a line for your grand total, and use the auto-sum function to add things up as you go. Ready to start budgeting for your 2022/23 wedding? If you are interested in contacting us and pricing out rentals to add to your wedding day, we'd be happy to help. Our professional design and delivery team will not only help you select the pieces that will fit best in the venue you select but also be able to help you gauge how much you'll need to accomplish the design you're looking for. Reach out to our team today for a complimentary design and rentals consultation. Keep in mind, we love to work with clients at all stages of the planning process, but it's important to remember to book early (generally after you know your total guest count and venue) so that you can ensure the items that you want will be available for your wedding day. We look forward to helping you bring your event to life! From the lack of affordable housing to the cost of higher education, members of the millennial and Gen Z generations face a slew of obstacles to building personal wealth. A recent report shows that many of them are trying to "hack" their way to their financial goals as a result. Insurance marketplace Policygenius surveyed roughly 4,000 U.S. adults in October, finding that millennials and Gen Zers are employing creative strategies, some popularized by social media, in an attempt to get a financial foothold. Ads by Money. We may be compensated if you click this ad.Ad 6 widely attempted money 'hacks' Policygenius asked respondents whether they have tried any of six personal finance "hacks" listed in the survey: day trading, infinite banking, maximizing credit card rewards, "cash stuffing" (envelope budgeting), no-spend challenge and extreme couponing. More than 60% of millennials (ages 27 to 42) and Gen Zers (ages 18 to 26) polled by Policygenius said they have tried at least one of those. For context, that's a much greater share than the 20% who said that they owned real estate, which has been traditionally been seen as the primary way to build wealth. By comparison, only 36% of Gen Xers (ages 43 to 58) and baby boomers (ages 59 to 77) said they have used a hack. Millennials were the most likely to say they've maximized credit card rewards — defined by Policygenius as mixing up credit card use to build reward points — with a quarter saying that they have used this hack. The most popular hack among Gen Zers was the no-spend challenge, a viral social media hack that entails spending as little as possible for a set period of time. Cumulatively, 25% of younger adults said they tried "infinite banking," or borrowing against a whole life insurance policy. With this strategy, policyholders overfund their policy so they can use it as a line of credit and essentially act as their own lender. About 32% of younger adults also said they've dabbled in day trading, which involves buying and selling securities like stocks on the same day in hopes of gaining fast profits. Smaller shares of millennials and Gen Zers said that they've tried cash stuffing, a trendy budgeting strategy that involves putting cash into envelopes earmarked for a person's expenses, and extreme couponing. Should you try a personal finance hack? These hacks can be fun ways for young people to experiment with their finances, and sometimes they do lead to short-term gains or shored-up savings balances. But some strategies can do more harm than good, like day trading. This can be risky because you can't predict the market, so your chances of losing a lot of money quickly are high. Plus, if you day-trade with money that you borrowed and lose it, or don't make the profit you expect, you could fall into debt and face even greater financial consequences. While many younger adults seem to be learning about certain hacks from social media, keep in mind that the internet is not always reliable. Always be cautious of advice that promises to help you get rich quick, and remember that there's no substitute for basic skills, like budgeting, when it comes to building a solid financial foundation. Ads by Money. We may be compensated if you click this ad.Ad More from Money: Need Tax Help? Here Are Answers to 11 Last-Minute Filing Questions The Best Places to Live Are Resilient, Unique and Economically Thriving Americans Have Never Been So Far Behind on Their Credit Card Bills

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