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## Saving \$25,000 for a wedding and wrestling down a \$35,000 debt load

By ROMA LUCIW

*Sonja Frohberg and Matthew Kitchen's February nuptials will strain their finances, but a well-thought-out repayment plan makes their momentous moment doable*

Sonja Frohberg and Matthew Kitchen's February wedding will cost \$24,646.06, a large amount for a young couple already wrestling down \$35,000 in consumer and student debt.

"It seems crazy to spend that much money on this one day," said the 27-year-old bride-to-be, who works for the federal government in Ottawa. "But I have it budgeted down to the penny. We are saving for it and ... our plan is to have every dollar of our wedding paid for by May."

Ms. Frohberg and Mr. Kitchen got engaged this summer. They knew that before they could start building a life together, they needed to get their finances in order. Ms. Frohberg owed \$6,000 on a line of credit, mostly from trips she took to places like Japan and the Philippines, but also from "living a lifestyle outside of my means."

Still, her debt was minor compared to that of Mr. Kitchen, who had \$24,000 in student debt (down from an original \$40,000) and owed additional money for a custom-made engagement ring.

Despite these financial obstacles, the couple decided that having a wedding, surrounded by all of their family and friends, was too important to pass up.

"We want to get married and weren't willing to sacrifice a wedding or wait – he is military so there is always a chance of a forced move or deployment – so we are trying to get married as cheaply as possible, without sacrificing the big things," Ms. Frohberg said.

In order to keep costs in check, they are getting married in February, a slow time for weddings. That allowed them to score deals on the venue, the DJ and the photographer. Ms. Frohberg bought her wedding dress online for a steal and they've decided to skip the fresh flowers. The \$24,646.06 wedding tally includes the honeymoon in Barbados.

And how is this couple managing to both make debt payments and set aside money for their big day? "We spent a lot of time crunching numbers and making spreadsheets, trying to figure out how much we were spending and how much we needed to save," Ms. Frohberg said.

So each month, they put \$500 toward her debt, \$500 toward his, and set aside \$2,000 for the wedding. "We are lucky, we both have good jobs," she said, adding that although they'll need to borrow a little when it comes time to pay for





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