

BUYING A HOME

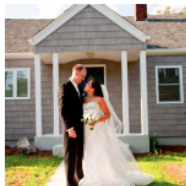
06/24/11

A Home Buyer's Story: Buying a House, Planning a Wedding

By Kristin Offiler

Comments (0)

Like 9



When I tell people that Matt and I closed on our house three days before our wedding, I usually get a look that says, "Are you guys crazy?" I usually respond that while I don't recommend doing it that way, there are some benefits to buying a house at the same time you're planning a wedding. And really, the only thing I highly discourage is closing mere *days* before you walk down the aisle.

Here are some reasons why it's both a good idea and a not-so-good idea to buy a house while planning a wedding.

It's a good idea because...

1. The stress of both situations will sort of meld together. Rather than worry about a wedding and then stress over buying a house in a year or two, we were able to do it all at once. I look at this as a good thing because, in the end, I think it saved us some stress in the long run. And on the day of our wedding, we had no lingering concerns about the closing or our contract or if we'd get our home loan; our minds were at ease.
2. Even though these are two high-stress times in your life, they're also really wonderful and exciting times. We had to pinch ourselves to believe that we were actually going from engaged and living with my parents to married and in our own house all at once. We were also lucky to have support from our friends and family; people were around to help us with wedding tasks, but that also meant we could rope them into helping us pack and move, too.
3. If you can survive buying a house while planning a wedding, you can survive anything together. Rather than turn on each other when things got chaotic in late July/ early August, Matt and I stuck together. We were both nervous and excited and anxious and exhausted, but we were working as a team with one goal: get into our house, then get hitched. It taught us that we can rise to any occasion as a couple.
4. You'll probably learn a lot about the other person — from how they handle stress to their financial past. When you're buying a house, your entire financial history is on display. There's no hiding debt or bad credit. It amazes me whenever I hear about people who get married and *then* find out their spouse has ridiculous credit card debt. If nothing else, buying a house is a good way to learn your future spouse's real character and real financial habits.
5. You'll have a new house to decorate and wedding gifts to fill it with.

It's a not-so-good idea because...

1. Again, it's extremely stressful. Unless you're a go-with-the-flow pro, you might want to pull your hair out after a few weeks of running from the real estate agent's office to your florist to make decisions. For some people, a wedding and a house purchase should be done at totally different times. If we knew in advance how close our closing and wedding would be, we might have held off. But we also might have gone in head-first anyway.
2. It can be financially difficult. Typically, neither a house nor a wedding are cheap, so shouldering both expenses at the same time can really mess with your bank account. We had to do a lot of saving and cutting back and even had some financial help from family to get us through both events unscathed.
3. You might need to ask for help and people might not be able to lend a hand. There's no doubt that tons of wedding tasks would have been incomplete without the help of friends and family. Same goes for buying a house—we had help making decisions, pulling together finances, packing and moving and unpacking. If you don't have that level of support, it could really affect your level of stress if you're buying a house close to your wedding.

Looking back, all the stress was worth it. Our lives were total chaos the week before our wedding, but it was good chaos. And when we got back from our honeymoon a week later, we were greeted by the sweetest sight ever: our brand new home, jam-packed with boxes to unpack, walls to paint, and empty rooms to fill. We realized that after all, there was perfection in all the craziness.

Photo: [Victoria](#), Creative Commons 2.0



Kristin Offiler is a freelance writer who recently completed a Master of Fine Arts in Creative Writing. She lives happily in her new home in the Northeast with her husband and dog. Views expressed by guest bloggers do not necessarily reflect

Links

- About Us
- Home Loans
- Mortgage Calculators
- Mortgage Rates
- Tools & Advice
- Blog Guidelines

Post Categories

- Trends
- Saving Money
- Financing
- Foreclosure
- Government Programs
- LendingTree
- Products
- Buying a Car
- Buying a Home
- News

Top Posts

- Consumers Comparison Shopping for Many Things – but Not Their Mortgage [Infographic] 17
- What You Should Know About the Mortgage Interest Tax Deduction 15
- Government Raising Borrowing Costs for FHA Insured Loans 11
- Tax Break Benefits When You Buy a Home 10
- The Discipline of Fiscal and Physical Fitness 9

Authors

Amber Nash (10)

Missed the first part of this series? Read it from the start at "A HomeBuyer's Story (Part 1): [Deciding When to Buy.](#)"

Learn more about [navigating the home-buying process on the LendingTree website.](#)

RELATED POSTS:

- [Budgeting for unexpected expenses](#)
- [5 Money Saving Honeymoon Tips](#)
- [15 Ways to Save on Your Wedding](#)
- [3 Steps for Resolving Neighborly Disputes](#)
- [A Home Buyer's Story: The Inspection](#)

Keywords: [budgeting for your wedding](#), [Buying a Home](#), [first time home buyers](#), [personal finance](#)

Leave a Comment

Your Message:

Name:

Email:

Website:

ADD COMMENT

Anna Cearley (40)

Cameron Findlay (48)

Craig Grella (63)

Elle Martinez (2)

Gina Pogol (26)

Jeff Kosola (1)

Jesse Michelsen (4)

Joe Totah, LendingTree Loans (1)

Karen Lawson (4)

Kevin Mercadante (3)

Kristin Offiler (17)

LendingTree (92)

Lindsey Johnson (16)

Marcelina Hardy (30)

Matt Browne (2)

Megan Greuling (13)

Miranda Marquit (38)

Nicole Hall (18)

Punch Debt In The Face (5)

Ralph Miller (8)

WellHeeledBlog (8)

Wojo Kulicki (6)

404 Not Found

nginx/1.13.11

Connect with Us: Twitter | Facebook | LinkedIn | RSS

Loans

Mortgage Refinance
Mortgage Home Loans
Mortgage Rates
Home Equity Loans & Lines of Credit
FHA Loans
Debt Consolidation Loans
Reverse Mortgage
Personal Loans

Credit

Free Credit Score
Credit Repair

Auto

Auto Loans
Auto Warranty
Auto Insurance

Advice & Articles

Advice & Articles
Lender Ratings & Reviews
Mortgage News
Glossary

Legal Info

Advertising Disclosures
Privacy Policy
Security
Terms of Use
Licenses & Disclosures

Tools & Calculators

Mortgage Tools
Mortgage Checkup
Mortgage Widget
Mortgage Calculator
Refinance Calculator
Loan Evaluation

Tree.com Businesses

Online Degrees
Home Loans
Insurance
Autos
Done Right Home Improvement

LendingTree Info

About Us
FAQ
News Releases
Partner With LendingTree
Careers
Contact Us

