

Couples Don't Need Wedding Loans. They Need More Modest Weddings

It's been fifty-four years since Jessica Mitford [skewered](#) the funeral industry in *The American Way of Death*, and twenty-five years since she followed up with *The American Way of Birth*, which was equally [scathing](#).

Unfortunately, Mitford died without writing the third part of what should have been a trilogy. Missing is an exploration of the American Way of Marriage, or, as she might have called it, "Nuptials for People with More Borrowed Money Than Sense."

Although Mitford, a British journalist who died in 1996, was born only once, she was married twice, so she had plenty of opportunity to become ill-acquainted with the business of weddings. In her day, however, there wasn't such a thing as a destination wedding or a performance wedding, and no commercial market for wedding loans, so there was not yet a need for a scathing exposé of an industry that makes both of these things seem necessary.

Now, alas, there is, and wedding loans are a "thing" for couples who find that their combined student-loan debt doesn't concentrate the mind wonderfully enough. "You shouldn't let your finances or your credit keep you from having the wedding you've always wanted," chirps the website [Bridalloans.com](#), encouragingly. (Note to brides: Actually, yes, you should. It's called living within one's means, and those who do it fare better on every scale of physical and emotional health than those who don't).

Another website, [myweddingloans.com](#), frets with brides-to-be over the cost of the photographer (\$2,000!), the caterer (\$65 per person!), and the "Historic church you've always dreamed

of exchanging your vows in" (\$4,000!). You know, in case the [Mandarin Oriental](#) isn't available. At least we now know what churches will be used for when the secularization of America is complete and the last Christians have chosen "[The Benedict Option](#)" that author Rod Dreher suggests.

Another trending feature of today's wedding industry is a honeymoon that precedes the wedding, called an "earlymoon." Brides and grooms say these are necessary breaks from the stress of planning their wedding and honeymoon.

ABC News recently [reported](#) on the phenomenon, having found one couple from Columbia, South Carolina, who dealt with the pressure of their upcoming nuptials and planned honeymoon in Spain by jetting off for an "earlymoon" to Paris. It gave them "the time and space to gain perspective" on their wedding, the couple said.

In ages past, that's what a period of engagement was for. There was also a hoary thing called premarital counseling, which is still required for the dwindling number of couples who regularly attend services at a church or a temple, and plan to be married there by a minister or rabbi that at least one of them has known for a couple of years.

But that was before "premarital" became a bad word, something judgmental associated with sex out of wedlock or, like "prenuptial," associated with the possibility of future divorce. A premarital or prenuptial honeymoon sounds sort of icky. An "earlymoon", however, conjures happiness, using the same trick of semantics that makes a blizzard sound exciting even though it's technically just four hours of wind and snow.

To the "earlymoon" couple from South Carolina, let me respectfully suggest: If you need to leave the country to gain perspective on your wedding, perhaps, just perhaps, you shouldn't be getting married just yet. And if it's not marriage, but the wedding itself that's stressing you out,

perhaps you could dispense with the party and the party loan, and the pre-party loan, and just go off on a boat and [exchange vows](#) like Pam and Jim did on *The Office*.

Ridiculous as a “wedding loan” for young people carrying record levels of debt is, a “party loan” is even more absurd. But that’s what a wedding is, once you’ve dispensed with the sacred parts of the service.

How did we get here? It’s easy to point fingers at bridezillas and their mothers for creating a culture in which a \$35,000 wedding is the norm, but that lets other guilty people off the hook, such as the folks who throw elaborate themed parties for [one-year-olds](#), or those who turn dignified, purposeful old barns into “[party barns](#)”.

“Any excuse for a party” used to be a joke; now it’s a [lifestyle](#) for the perpetually deserving. One woman [writing](#) in defense of the “earlymoon” in *The Telegraph* (UK) registered disappointment that she and her fiancé didn’t get the VIP service that sometimes accompanies an actual honeymoon. “Neither the airline staff nor hotel clerks we encountered seemed particularly moved whenever I animatedly (and pointedly) informed them we were on a pre-wedding honeymoon, resulting in a palpable lack of upgrades,” she wrote.

One would think it’s common sense that a stressful, expensive wedding that requires a loan and a pre-wedding vacation isn’t a good idea for anyone involved. Also, a “pre-wedding honeymoon,” which used to be something done privately, sometimes in seedy motels, perhaps isn’t something one should brag about either.

“You might not be able to change the world, but at least you can embarrass the guilty,” Mitford famously said. That, too, has changed since she died, and not for the better.

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