

How not to go broke as a wedding guest

A card's sign-up bonus, cashing in rewards can save you on travel and gifts

By [Beth Braverman \(/credit-card-news/authors/beth-braverman.php\)](http://credit-card-news/authors/beth-braverman.php) | Published: June 17, 2017



While a friend's nuptials are often experiences you'll remember forever, they also often create bills you'd like to forget. Cashing in some of your credit card rewards, whether for an airline ticket to the wedding or a gift card for the couple, can cut some of those costs.

Wedding guest attendees spent more than \$700 each on weddings they attended, including clothing, travel and gifts, according to [2016 figures from American Express \(http://about.americanexpress.com/news/pr/2016/how-consumers-pay-for-others-wedding.aspx\)](http://about.americanexpress.com/news/pr/2016/how-consumers-pay-for-others-wedding.aspx). Those lucky enough to be in the bridal party spent even more.

As those "Save the Dates" pile up, you can celebrate family and friends finding love without breaking the bank.

"There are a lot of ways to save by being smart about which credit cards you're using to earn rewards and then using them for free or discounted hotel stays and flights," says Jessica Bishop, founder and editor of The Budget Savvy Bride.

Follow these tips to get the most out of your credit cards and cut the costs of wedding-related travel and gifts:

1. A sign-up bonus could cover your wedding travel costs.

If you've received an invitation to a wedding in a faraway city, it may be time to apply for a rewards card. A big sign-up bonus of points could help pay for your flights or your hotel stay.

The Chase Sapphire Reserve card, for example, one of our [Best Rewards Cards for Spring 2017 \(http://www.creditcards.com/credit-card-news/best-rewards-credit-cards.php\)](http://www.creditcards.com/credit-card-news/best-rewards-credit-cards.php), is currently offering a 50,000-point sign-up bonus. The card has a \$450 annual fee, but cardholders get a \$300 travel credit, a \$100 credit for TSA Precheck, and access to most airport lounges. Plus, users earn triple rewards points on dining and travel expenses, which can come in handy when attending bachelor parties and showers.

That's the card of choice for Howie See, 35, an independent IT consultant in Los Angeles who has been to more than 100 weddings.

"I don't have to get to the airport as early because I have TSA Precheck, but if I do get there I can just check into a lounge and relax," he says. "Besides saving money, using that card saves me time and gives me more flexibility."

A recent entry in the elite card category, the [U.S. Bank Altitude Reserve \(http://www.creditcards.com/credit-card-news/us-bank-launches-altitude-reserve-card.php\)](http://www.creditcards.com/credit-card-news/us-bank-launches-altitude-reserve-card.php) may also be worth a look. The \$400 annual fee Altitude card, which launched May 1, 2017, has a 50,000-point sign-up bonus, up to \$325 annually in statement credits for travel-related expenses, triple points on travel and mobile wallet purchases and a suitcase full of travel-oriented perks.

HOW TO SAVE ON WEDDING GUEST COSTS

1. [Sign up for a big bonus rewards card.](#)
2. [Redeem rewards points.](#)
3. [Maximize card perks.](#)
4. [Join travel loyalty plans.](#)
5. [Say 'no' to what you can't afford.](#)

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Video: Wedding credit perks

Card tip: Look for a card that has flexible rewards and a generous sign-up bonus. Apply early enough to meet the card's initial minimum spending requirement necessary to get the bonus points. While an annual fee might be a turnoff, some cards offer rewards that are rich enough to justify the upfront cost, or you can choose not to renew the card down the road.

2. Redeem rewards points.

If you've already built up a bank of points with a rewards card, you may want to redeem some to cover some of the expenses incurred as a wedding guest.

Besides flights or hotel stays, you also can cash in points to help offset the cost of gifts for the wedding couple. Use your card issuer's shopping portal to redeem points when purchasing gifts or gift cards.

Some card companies will let you cash in your rewards for up to 20 percent off the face value of a gift card. You can either then give the gift card directly to the bride and groom or spend it yourself to select something from their registry. (Check the registry early to find items in your price range.)

Card tip: You often will get a better return on your rewards when cashing them in for travel than for merchandise or gift cards. But sometimes the convenience of finding the perfect gift and having it delivered (maybe with free shipping) to the happy couple is worth it.

3. Maximize credit card perks.

Beyond rewards, many credit cards offer valuable perks and cardholder benefits that can be particularly helpful during wedding season.

Check your card member agreement to see whether your card provides free car rental insurance, travel insurance or checked bags on airlines, all of which can save you money on wedding-related travel. And if your tux or bridesmaid dress is in a suitcase that's MIA, luggage delay and lost luggage protection can recoup some of your losses.

Card tip: If you're ordering your wedding gift online, your card may offer purchase protection in case that KitchenAid mixer arrives damaged, an extended warranty if that wedding gift of a TV for the kitchen is fried in a power surge two years down the line, or price protection if those his-and-hers pool floats go on sale next week.

4. Join travel loyalty programs.

Even if you're flying on an airline you don't often use or staying in a new hotel, take the time to sign up for airline or hotel loyalty program to rack up some points. You never know when you'll stay at that hotel group again, and hotels often offer amenities such as free bottled water or Wi-Fi to loyalty program members.

You might also consider adding yourself to the mailing lists of retailers that frequently appear on wedding registries. Signing up can get you exclusive discounts that you can put toward gifts.

Card tip: If you already have a hotel group's credit card and haven't signed up for the hotel group's loyalty program, you may be missing out on getting multiple points for your stay. For example, Best Western Rewards Premium Mastercard cardholders earn 10 points per dollar at Best Westerns and another 10 points per dollar spent if you're a member of Best Western's loyalty program. With Red Roof Inns, the RediCard loyalty card alone scores you savings. Members earn 10 points per dollar on stays and 20 percent off the best available rate when booking directly on RedRoof.com at least two days in advance. Just select Nicest Price under Special Rate when booking.

“You certainly don't want to go into debt for someone else's wedding.”

5. Say 'no' to things you cannot afford.

While credit cards can be a great tool for cutting costs, they can also make it easier to spend more than you should. The value of rewards is quickly negated if you can't pay off your credit card balance at the end of month and end up owing interest.

"You certainly don't want to go into debt for someone else's wedding," says Erin Lowry, author of "Broke Millennial: Stop Scraping By and Get Your Financial Life Together."

Card tip: One in five wedding guests have turned down a wedding because they didn't think they could afford to attend, according to an [April 2017 Bankrate study \(http://www.bankrate.com/personal-finance/smart-money/wedding-survey-2017/\)](http://www.bankrate.com/personal-finance/smart-money/wedding-survey-2017/). While you may want to say "yes" to every wedding and event you're invited to, declining a few may enable you to enjoy those you can attend without stressing about how you're going to cover your credit card bill in a few weeks.

See related: [6 wedding expenses you should always put on your credit card \(http://www.creditcards.com/credit-card-news/6-wedding-expenses-charge-credit-card-1282.php\)](http://www.creditcards.com/credit-card-news/6-wedding-expenses-charge-credit-card-1282.php), [8 ways to save on wedding costs, avoid debt \(http://www.creditcards.com/credit-card-news/8-ways-save-wedding-costs-avoid-debt.php\)](http://www.creditcards.com/credit-card-news/8-ways-save-wedding-costs-avoid-debt.php)

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