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First chapter only

The Maid of Honor's Financial Survival Guide

Plan Bachelorettes and Group Trips Without Fronting the Cash or Ruining Friendships

The Maid of Honor's Financial Survival Guide

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Contents

1	The Cost of Honor	6
1.1	Nobody Tells You the Real Number	7
1.2	What an Average MoH Actually Spends	7
1.3	The Three Money Roles You Are Actually Playing	9
1.4	The Credit-Card Cliff	9
1.5	What This Book Will Build	10
2	The Anonymous Budget Poll	13
2.1	Why You Send This in Week One, Not Month Three	14
2.2	The Seven Questions	14
2.3	Why Anonymous Matters	16
2.4	The Bride Conversation That Follows	16
2.5	The Pre-Commitment Letter	17
2.6	What the Poll Will Surface	18
3	Pooling Money Upfront	20
3.1	The Pooling Question Nobody Asks	21
3.2	Option 1: Splitwise or Tally	21
3.3	Option 2: Venmo, Zelle, or Cash App Group Pre-Funding	22
3.4	Option 3: Temporary Joint or Sub-Account	23
3.5	Comparison Matrix	24
3.6	The Pre-Funding Script	24
3.7	Handling the One Person Who Will Not Pre-Fund	25
3.8	The Audit Trail Discipline	26

4 Building the Bachelorette Master Budget	28
4.1 The Budget Line Items Most MoHs Miss	29
4.2 Category 1: Accommodation	29
4.3 Category 2: Transportation	30
4.4 Category 3: Food and Drink	31
4.5 Category 4: Activities and Experiences	31
4.6 Category 5: Decor, Welcome Bags, and Surprises	32
4.7 Category 6: The MoH-Specific Line Items	33
4.8 The 15% Buffer	34
4.9 The Master Budget Spreadsheet	34
4.10 The Bride-Pays vs Group-Pays Question	35
4.11 Communicating the Budget to the Group	36
5 Handling Dropouts and Flakes	38
5.1 The Conversation That Has to Happen Before Anyone Drops Out	39
5.2 The Cancellation Policy Template	39
5.3 The Three Dropout Profiles	40
5.4 The Fronting Fee Nobody Talks About	41
5.5 The Bridesmaid Who Keeps Forgetting to Pay	42
5.6 The Friend Who Quietly Cannot Afford It	43
5.7 When the Bride Drops Out	44
5.8 Reconciling After a Messy Cycle	45
6 The Slush Fund and Surprise Reserves	47
6.1 The Moment You Don't Want to Be Without Reserves	48
6.2 What the Slush Fund Covers	48
6.3 Sizing the Slush Fund	49
6.4 Collecting the Slush	50
6.5 The Three Slush-Spend Scenarios	50
6.6 The Trip-Saving Bouquet	51
6.7 Returning the Surplus	52

6.8	When the Slush Is Not Enough	53
6.9	The Personal Reserve Move	53
7	Post-Trip Reconciliation Without Drama	55
7.1	The Reconciliation Window That Actually Works	56
7.2	Day 1: The Wrap Message	56
7.3	Day 3: The Itemized Statement	57
7.4	The Refund Cases	58
7.5	Day 7: The First Nudge	58
7.6	Day 14: The Second Nudge	59
7.7	Day 21: The Honest Note	60
7.8	Day 28: The Bride Conversation	60
7.9	Day 30: The Close	61
7.10	The Honest “I Put It On My Card” Conversation	62
8	The Wedding-Week Gift Pool	64
8.1	Why Five Cheap Gifts Is the Worst Outcome	65
8.2	The Pool Play	65
8.3	How to Discover What the Bride Actually Wants	66
8.4	Organizing the Pool Through great.gift	67
8.5	The Pool Decision Conversation	68
8.6	The Floor and the Ceiling	69
8.7	The Individual Gift Question	69
8.8	Beyond the Bride: The Partner Gift	70
8.9	The Wedding-Week Logistics	70
8.10	What to Do If the Pool Falls Apart	71
8.11	The Year-Two Pool	72
	What’s Next	73
	About Pragma.Vision	75

1

The Cost of Honor

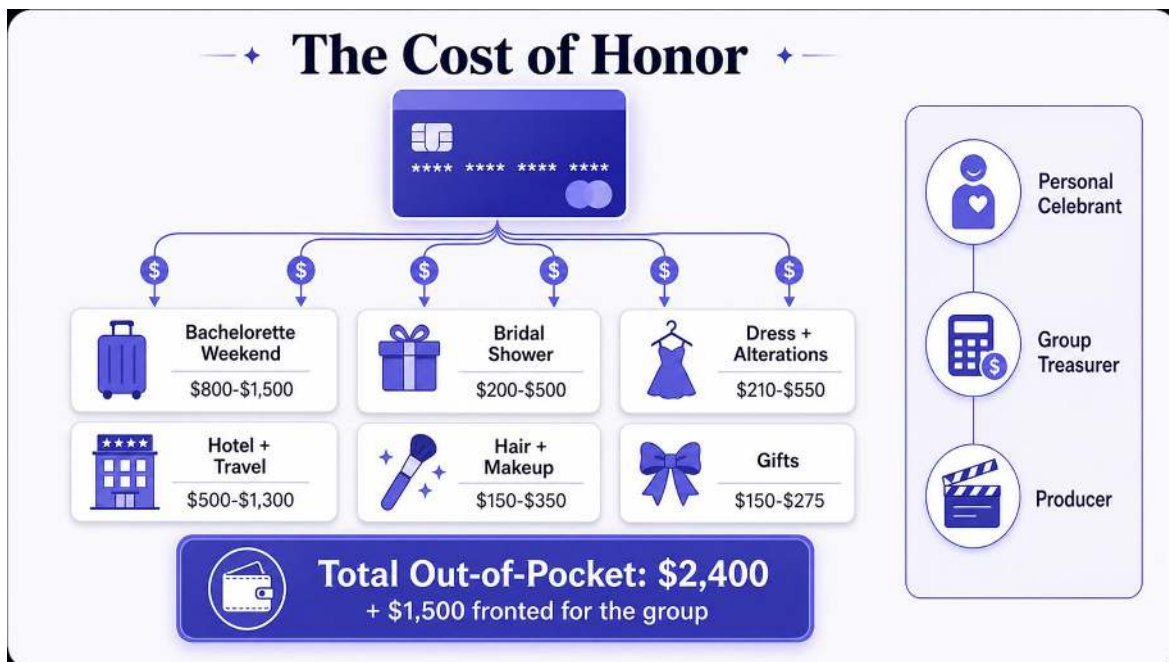


Figure 1. The maid-of-honor role can put \$2,400 out of pocket plus \$1,500 fronted for the group across six categories: bachelorette weekend, bridal shower, dress + alterations, hotel + travel, hair + makeup, and gifts

1.1 Nobody Tells You the Real Number

When you say yes to being the Maid of Honor, the bride is asking a friend. What she does not realize, and what nobody fully explains until you are six months in, is that she is also asking for a six-month operations job that will run through your personal credit card. The role has quietly evolved from “stand next to me in a nice dress” into something closer to “be my unpaid event-production coordinator with a \$3,000 credit line.”

This book is not about getting out of the role. The friendship is real and the wedding will be one of the best days of your year. This book is about doing the role without spending fourteen months recovering from it financially.

\$2,400

the median out-of-pocket spend for a US Maid of Honor in 2024, before reimbursements from other bridesmaids and not counting the \$1,500+ that the average MoH temporarily fronts on a credit card during planning¹

The number is high because the role has stretched in two directions at once. Brides are doing more elaborate weddings, and bachelorette weekends have inflated from a single bar night to a three-night destination trip. Both trends have happened in roughly the last decade. The MoH role description has not been updated to match.

1.2 What an Average MoH Actually Spends

A useful exercise: write down everything that comes out of your wallet across the wedding cycle, not just the splashy items. The full list is longer than most people guess.

¹Bach.com Annual Bachelorette Spending Survey, 2024.

Line Item	Typical Spend
Bachelorette weekend (your share)	\$800–\$1,500
Bridal shower (your contribution + decor)	\$200–\$500
Engagement party gift	\$50–\$100
Bridal shower gift	\$50–\$100
Wedding gift (from you personally)	\$100–\$175
Bridesmaid dress + tax	\$150–\$350
Alterations	\$60–\$200
Shoes + accessories the bride requested	\$60–\$150
Hair + makeup day-of	\$150–\$350
Wedding-week hotel (2–3 nights)	\$300–\$700
Travel to wedding (flight + bags)	\$200–\$600
Welcome bag contributions (your share)	\$30–\$80
Speech printing, props, surprise gifts	\$30–\$100
Total range	\$2,180–\$4,905

That total is for the MoH herself. It does not include anything she fronts on behalf of the group: the bachelorette Airbnb deposit, the bridal shower venue retainer, the matching pajamas she ordered for nine people, the case of champagne, the welcome dinner reservation.

Key Insight

The financial harm of the MoH role is not the total spend. It is the timing. Almost all of the group spend (Airbnb deposit, party retainer, bulk purchases) hits your credit card 60 to 120 days before any other bridesmaid pays you back. You are essentially running a six-month interest-free loan to nine other people, and a percentage of those loans never get repaid.

1.3 The Three Money Roles You Are Actually Playing

Once you map your spending, the MoH job splits into three financial roles that get tangled together but should be tracked separately.

Role 1: Personal celebrant. You are attending a wedding and bachelorette as the bride's close friend. Your share of group events, your dress, your gift—these are normal wedding-attendee costs. You would pay them as a regular bridesmaid too.

Role 2: Group treasurer. You are temporarily fronting expenses on behalf of the bridesmaid group, then collecting from them. This is the role nobody hands you a manual for. The dollar figure here is large (often \$1,500–\$3,500) but it should net out to zero by the wedding—if your collection system works.

Role 3: Producer. You are designing experiences (the bachelorette weekend, the shower) that require deposits, decisions, and creative work. This role uses your time, not necessarily your money, but the two get confused because you tend to “just put it on my card” when the producer hat is on.

The mistake most MoHs make is mixing all three into one credit-card statement. By month four they cannot tell which charges are theirs personally, which they are owed back for, and which are gray-area “probably the bride should cover this.” The Tier-1 financial discipline of this book is keeping the three roles separate from the first deposit forward.

1.4 The Credit-Card Cliff

The most painful pattern, and the one this book is built to prevent, is what bachelorette planners call the credit-card cliff.

Months 1–3: You start fronting expenses. \$400 Airbnb deposit. \$180 for matching pajamas. \$220 for the bridal shower venue. Each charge feels small. You tell yourself “everyone will pay me back, the group chat agreed.” Your balance creeps up.

Months 4–5: The big charges hit. The Airbnb final payment (\$1,200–\$2,400 depending on the trip). Activities like a private chef or a winery tour requiring full upfront payment. Welcome dinner deposits. You are now carrying \$2,500–\$4,000 in pre-funded group expenses on your card.

Month 6: The bachelorette happens. Two days later you send Venmo requests to nine people. Five pay within a week. Three pay within a month. One “forgets.”

Months 7–8: You are still chasing the last two reimbursements. Your credit card balance has been carried for two billing cycles. At a typical 22% APR, you have paid \$80–\$150 in interest on money that was technically owed to you the whole time. The unpaid Venmo requests are sitting in your phone, unread by the bridesmaid who keeps liking your Instagram posts.

\$80–\$150

the typical interest cost an MoH absorbs on temporarily fronted group expenses, before counting any never-reimbursed dropouts—a hidden tax on the role that nobody discloses

The cliff is not inevitable. The chapters that follow—pre-event budget polls, group accounts, collection scripts, escalation procedures—are all designed to prevent any individual MoH from ever standing alone at the bottom of it.

1.5 What This Book Will Build

By the time you finish reading, you will have:

- An anonymous budget poll to send to the bridesmaid group in week one, before any plans calcify (Chapter 2)
- A clear comparison of pooling tools—Splitwise, Tally, Venmo group, joint accounts—with the rules for each (Chapter 3)
- A master budget template with the line items most MoHs miss (Chapter 4)
- A dropout policy that gets agreed to in writing before deposits go in (Chapter 5)
- A slush fund discipline that prevents the panic moments (Chapter 6)
- Reconciliation scripts that collect without becoming the friend who chases money (Chapter 7)
- A group-gift pool framework using great.gift to consolidate the wedding-week present (Chapter 8)

None of this changes the underlying truth: being an MoH is generous, expensive, and emotionally loaded work. What it changes is whether the generosity is sustainable. You can do this role twice in a year without the financial damage if you set it up right at the start.

Case Study

The MoH Who Tracked Everything

A 31-year-old marketing manager named Priya was MoH for her college roommate's wedding in 2023. She started a single Google Sheet on the day she said yes. Three tabs: personal expenses, group fronts, decisions made. Every charge, every Venmo request, every reimbursement was logged within 24 hours. At the end of the cycle her personal spend was \$2,150 and her group fronts had netted to zero with one \$140 dropout she absorbed. She estimated the sheet itself took her 90 minutes of total maintenance across six months. Two friends asked her for the template. By 2025 she had run it again for a second MoH role and the second cycle was cleaner than the first. The discipline was

not financial sophistication. It was just refusing to let any charge sit unsorted for more than a day.

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