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**SOUTH SHORE ENTREPRENEUR:  
MARRYING ON THE INSTALLMENT  
PLAN**

By **ALYSA LANDRY**  
*The Patriot Ledger*

NORWELL - When Scott Almeida was planning his wedding in 2000, he and his fiancée decided against using full-length tablecloths. The cost was an extra \$600, Almeida said, so the couple went with smaller, less formal table coverings.

In retrospect, the 34-year-old president of Wedding Payment Plan said, he should have splurged.

"A wedding is a once-in-a-lifetime event," he said. "People have their weddings planned years in advance. They know what they want, and they shouldn't have to scale things back because of cost."

Almeida said he paid about \$18,000 for his wedding, but the typical cost of weddings has increased since he tied the knot. The cost of an average ceremony and reception topped \$28,000 last year, he said.

Seeking a way to help couples pay for their weddings, the Norwell resident started Wedding Payment Plan in January. The firm teams up with function facilities and a local bank to allow brides, bridegrooms or their parents to finance the big day.

"Traditionally, if you don't have 100 percent of the money before the wedding, you don't have the wedding," Almeida said. "This cost is one of the biggest purchases in a person's life, and I don't see the logic in having to save ahead of time when you finance for other big purchases."

Almeida earned a bachelor's degree in accounting from Babson College in 1995. He spent a year at a firm that finances orthodontic treatments, then took a job as an accountant at an Internet firm. For the last six years, he worked as a venture capitalist.

Now he's again attending Babson College, seeking an MBA. A class project generated the idea to start Wedding Payment Plan, he said.

Almeida wanted to offer a wedding financing option that



Norwell resident Scott Almeida who has started Wedding Payment Plan, the "Wedding Payment Plan" a way to finance weddings and other major events. (GREG DERR/The Patriot Ledger)

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would benefit all parties. His model helps couples keep extra cash in their pockets, he said.

"Weddings are stressful things with all the changes the couple is going through and the money issues," he said. "Now, the cost just fits into the monthly budget."

Wedding Payment Plan also gives function facilities a way to extend payment plans, said Bob Doe, general manager of Lombardo's in Randolph, one of more than 20 Eastern Massachusetts function halls to join forces with Almeida.

"Weddings are expensive," Doe said. "We're hoping that customers who are delaying the marriage for financial reasons will use this as alternate means."

Wedding Payment Plan employs three people and offers financing options for all major events, including bar and bat mitzvahs and quinceaneras. Repayment plans are available for 24, 36 or 48 months with fixed interest rates ranging from 8.95 percent to 10.95 percent.

If it had been available, Almeida said, he would have explored wedding financing for his own wedding seven years ago. With financing, he could have afforded the full-length tablecloths, he said.

"If they had told me it would be an extra \$11 a month instead of \$600, that would have been doable," he said. "It wouldn't have been so big of a bite for some of the extras."

*Wedding Payment Plan can be reached at 866-933-7297 or online at [weddingfeep.com](http://weddingfeep.com).*

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