

Your Wedding Budget

The diverse range of wedding ceremony and reception styles available create an equally wide range of costs. An integral first step in your overall wedding plan is to determine the type of wedding you will have, keeping in mind the financial resources available to you, and then prepare a budget.

Your dream wedding may be an entirely formal affair, including a large church ceremony after which there is a reception with dinner and dancing; or it may be an intimate ceremony at home, in a restaurant or in a park, attended by close friends and relatives only. Today the style you choose is open; it can be traditional or contemporary, allowing for your particular tastes. This is the time to consider certain alternatives or compromises necessary to work within your budget. Remember that comparative shopping, creative ideas, and above all, organized planning can create a perfect wedding no matter what size the budget.

Along with personal preferences, type and style of your wedding may be determined by your budget. If you have always dreamed of an elaborate formal wedding, you may have to cut the guest list down. On the other hand, if you want all your family and friends to share your special day, expenses may require that you plan a lovely informal wedding, possibly a summer afternoon in the garden.

The key with wedding planning, particularly around the financial aspects is to keep accurate, detailed, organized records of expenses. This includes estimates and deposits as well as final costs.

To give you a very rough idea of how your wedding budget will be spent, here are some percentages:

- Stationery 3.5% - 5%
- Bride's wedding attire - 13.5% - 18%
- Flowers - 5%- 13%
- Church costs - 1%- 3%
- Photography - 7%- 12%
- Transportation and accommodation - 2%
- Wedding cake - 2%- 2.5%
- Gifts - 3% ~ 5%
- Music - 2% - 10%
- Rings - 7% - 10%
- Ceremony - 8% - 12%
- Reception - 40% - 65%
- Misc. - 4%- 12%

The wide range of percentages for music reflects the difference between a DJ and a large live group. Please also note the wide range in reception percentages. The more guests you have, the proportionately larger the percentage of costs must be devoted to the reception. The main reason for the range of figures in the "miscellaneous" category is the nature and number of items considered as miscellaneous. Different sources we used for budget information included different items as "miscellaneous". Please also note that this budget breakdown is the wedding day itself and does not include percentages for the pre-wedding festivities or the honeymoon.

Tips on Saving Money

It is not surprising that couples explore a variety of simple and creative ways to keep costs under control. Here are some suggestions and you may think of others as well. Doing anything yourself (making your dress, baking the wedding cake, making decorations, doing floral arrangements) will probably save money. In addition . you will.

According to tradition, the Bridal party members each pay for their own clothing, accessories, travel expenses, etc. This is still fairly common. It is normally expected that each person in the wedding party will be giving a gift to the Bride and Groom. know the style and quality you are creating and what the finished product will look like. **THE "COST" OF THIS IS THE TIME INVOLVED TO DO THE WORK YOURSELF. DO NOT OVEREXTEND YOURSELF.** It is more than enough for most people just to coordinate the details and make the decisions without doing the work as well.

- Use the home or garden of a friend or relative for your ceremony or reception.
- Buy pre-packaged cards or hand write each invitation on stationery.
- Do not use response cards for your reception.
- Buy a ready to wear wedding dress. An ankle or tea length dress is less expensive. Wedding dresses are also available on sale. Samples and discontinued lines will also save money. Wedding dresses can be purchased previously worn and are also available to rent.
- If your dress is being made, consider a less expensive fabric. It may look just as beautiful at a considerable saving.
- Buy a dress that can be restyled to be worn again.
- Borrow shoes.
- Buy shoes that can be worn with other outfits.
- Make your own accessories such as purse and garter.
- Bridesmaids dresses can be rented.
- Some formal wear shops will offer a discount - i.e. groom's suit free with rental of groomsmen's suits.
- The ring pillow can be made or borrowed.

- Items like cake knife, toasting glasses, cake top, etc. can be borrowed, rented, or purchased used.
- Carefully control the size of your guest list.
- Daytime receptions are less expensive than evening ones.
- Serving punch, cake and snacks will be less expensive than a full meal.
- Schools will often supply the service for the cost of materials - bakery programs, floral arranging, etc.
- Have the flowers do double duty - use them for the ceremony and reception.
- Simple flower arrangements and bouquets, tastefully done can be every bit as attractive as more elaborate ones.
- Buy supplies through wholesalers when possible.
- Enlist the help of friends where possible. Cooking food, baking the cake, singing the solo at the reception, playing an instrument during the receiving line and cocktail hour, driving the car instead of hiring a limousine, doing flower arranging, making decorations, being the disc jockey, etc.

Be aware, however, when asking friends to do things, that a wedding is a very large, stressful social event. This makes it harder to perform. We are not telling you to avoid using the help of your friends and family. Be aware that asking willing but inexperienced helpers may result in disappointment for all concerned. Carefully select those to help. Hire professionals for the rest. And when hiring professionals, do not be guided by price alone. Ask to see samples of the work or talk to references.

Traditionally the parents of the young Bride assumed all the costs of the wedding while the parents of the Groom paid his own expenses plus the honeymoon. Today, costs are much more likely to be split three ways - between the parents of the Bride, the parents of the Groom and the couple themselves. Today's wedding couples are more often older, established financially, and sometimes already living together. They have definite tastes and usually contribute to the wedding of their dreams. This is all good news for the parents of the Bride who now appear to have to shoulder less of the burden. It may come as a shock, however, to the parents of the Groom who perhaps were not aware of changing times and financial expectations. Tact and an atmosphere of negotiation are critical. To add further complication, in some other cultures the wedding expenses are divided up differently. When the wedding is cross-cultural, sometimes the couple and their families expect to have the costs divided a certain way only to discover that the other half has different expectations. Again tact and clear communication are most helpful.