



UNIT-3

Wedding Budget

Learning Outcomes

By the end of this unit the learner will be able to:

- ✓ Evaluate the Importance of Wedding Budgets
- ✓ Describe & Identify about Wedding Budget Categories
- ✓ Explore the Budget Summaries

Unit 3

Wedding Budgets

Over the past 20 years, considerable shifts have taken place in terms of wedding budgets. Wedding costs have increased dramatically, and a significant number of couples spend more on their weddings than originally planned.

The **average wedding cost** here in the UK is £26,000 it may be anywhere between £15,000 and £31,000

The purpose of this unit is to outline the primary budget categories that emerge in most weddings while offering tools to assist you in presenting organized and realistic budget information to your clients. Understanding the percentage generally allocated to each budget category will allow you to help your clients make informed expenditure decisions.

Wedding budget categories

There are many ways to organize wedding budgets, but couples can more readily make rational decisions if the categories are presented in a logical manner. Use a spreadsheet and include columns for each of the following seven areas:

- 1) the category names and specific items in each
- 2) a means of determining whether or not a given element will be included
an indication of estimated cost
- 3) the total final cost
- 4) the down payment amount
- 5) the date when the final payment is due
- 6) notes pertaining to each area

Table 4.1 offers a sample of how this information can be compiled, using reception and rentals, which is the most expensive wedding category, as an example.

By learning the common expenditure areas in each category, you can readily apply these same seven ideas to all budget categories and items. Fig. 4.1 presents the 13 common categories of spending, the average percentage of the budget allocated to each category, and the common associated items.

Budget Summaries

Although you will need a detailed budget for the planning process, once a wedding is complete, it is useful to have a summary budget so that quick comparisons can be made over time. Furthermore, when helping new clients get started, it is easier to give them a summary budget that allocates by overall

category percentages rather than overwhelming them with potential costs for each and every item. Table 4.3 uses a budget of £26,000 to highlight the amount available per category based on average expenditures. Note that the engagement ring, rehearsal dinner, and honeymoon are not included, for these are considered outside of the wedding day itself. However, these elements represent considerable areas of expense that should not be forgotten. For example, the average engagement ring in the United States costs £3,500, and couples spend an average of £3,750 on their honeymoons (McMurray, 2005). It is important to convey to your clients that, although your consultant fee is 10 percent of the overall budget, this payment is easily recouped because of the savings you are passing onto them through your negotiating skills and through your relationship with vendors, which often results in discounts that are passed along to the couple.

Furthermore, not only do your professional relationships save the couple money, but you are saving them an enormous amount of time and stress by facilitating the planning, design, and implementation of the wedding.

As discussed in earlier, an open discussion of budget issues early on will help your clients complete a feasibility analysis. Couples often feel overwhelmed and experience “sticker shock” as they start to realize the number of purchases that accompany their wedding day. You can help them approach the often emotional process of decision making rationally and calmly.

Organization is absolutely critical to budgets. You can assist your clients by encouraging them to keep all of their contracts and receipts in one folder. Some consultants have personalized folders that they give to their clients for this very purpose. The day of the wedding, you should have the folder close by in case any payment issues arise. A misplaced receipt can cause havoc on the day of the wedding.

Finally, it is a good idea to encourage your clients to put aside a slush fund of 5 to 10 percent of the overall estimated costs. At times, unforeseen expenses arise, and if the extra money is in place, it can be used for emergencies. For example, perhaps the best man lives out of town, unexpectedly loses his job, and reports to the groom that he cannot travel because of his strained financial situation.

The couple may decide to fly the best man out and pay for his hotel. They can do this without breaking the bank because they were prepared. If the slush fund is not needed, then the couple can spend the money as they see fit, perhaps treating themselves to new furnishings or putting it toward a house savings fund. They will feel pleased because their wise spending habits allowed for a post-wedding benefit.

Although wedding finances can become complicated, a pragmatic approach taken by the consultant can ease the process. Encouraging your clients to keep track of their expenditures will help them stay within their budgets. While some couples have the luxury to spend freely, most will appreciate budget guidance that will keep them from having long-term wedding debt.

Wedding Budget Categories and Details: Reception and Rentals Shown as Sample

Table 4.1

Category Name/ Specific Item	Included?	Estimated cost	Final Cost	Down Payment Amount	Final Payment Due Date	Notes
Reception and Rentals (40%)	Y/N					
Site rental fee	Y/N					
Tent rental fee	Y/N					
Food	Y/N					
Beverages	Y/N					
Tables	Y/N					
Chairs	Y/N					
Dance floor	Y/N					
Lighting	Y/N					
China	Y/N					
Linens	Y/N					
Flatware	Y/N					
Glassware	Y/N					
Other decorations (e.g., ice sculpture)	Y/N					
Tips (e.g., wait staff, coat check)	Y/N					
Other						

Fig. 4.1

Budget Categories and Related Areas of Expenditure

Reception and Rentals (40%)

	Reception site rental fee	
	Tent rental fee	
	Food	
	Alcohol	
	Other beverages	
	Tables	
	Chairs	
	Dance floor	
	Lighting	
	China	
	Linens	
	Flatware	
	Glassware	
	Specialty decorations (e.g., ice sculpture)	
	Tips (e.g., banquet manager, wait staff, valet, coat check)	
	Other	

Table. 4.2

Photography and Videography (10%)

- Engagement photos
- Photographer ceremony/wedding: time and album package
- Additional photos for family/friends
- Videographer ceremony/wedding: time and packag

Wedding Consultant (10%)

Consultant package**Ad hoc services**

Wedding Attire (8%)



Floral Décor (7%)

- Bridal bouquet
- Bridesmaids' bouquets
- Groom's boutonniere
- Groomsmen's boutonnieres
- Parents of couple (corsages/boutonnieres)
- Grandparents of couple (corsages/boutonnieres)
- Other family members
- Flower girl (flowers and basket)
- Ringbearer (boutonniere and pillow)
- Readers, soloist, other
- Ceremony flowers, wreaths, and bows (altar, pews/chairs, doors)

- Ceremony special elements (e.g., chuppah décor)
- Reception (cake, cake table, centerpieces, serving table, other)
- Packing and delivery

Music and Other Entertainment (7%)



Wedding Rings (excluding engagement ring) (4%)

- Bride's wedding ring
- Groom's wedding ring

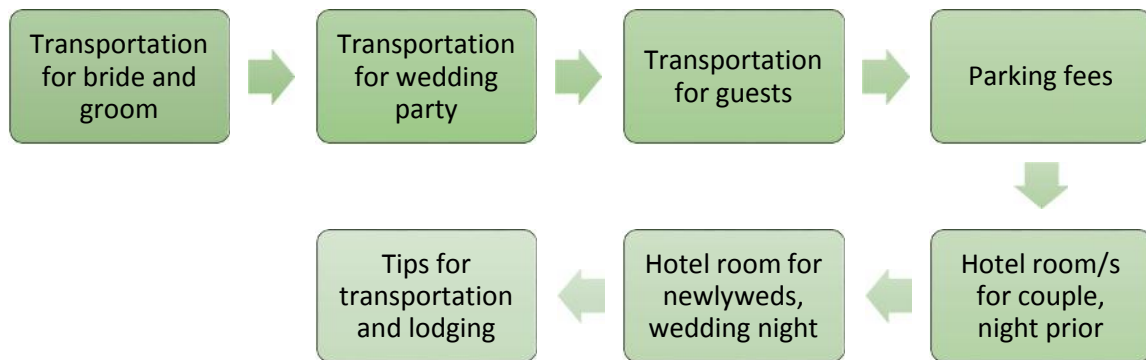
Stationery Elements (3%)

- Save-the-date notices
- Invitations (invitation card, reception card, reply card)
- Calligrapher
- Ceremony programs
- Specialized ceremony elements (e.g., ketubah, pew cards)
- Guest book
- Seating chart
- Escort, table, and place cards
- Table card holders, stands, or frames
- Menus
- Personalized table or cake napkins
- Personalized boxes, bags or matches to accompany favors
- Wedding announcements
- Thank-you notes

Gifts (3%)



Transportation and Lodging (3%)



Wedding Cake and Other Pastries (2%)

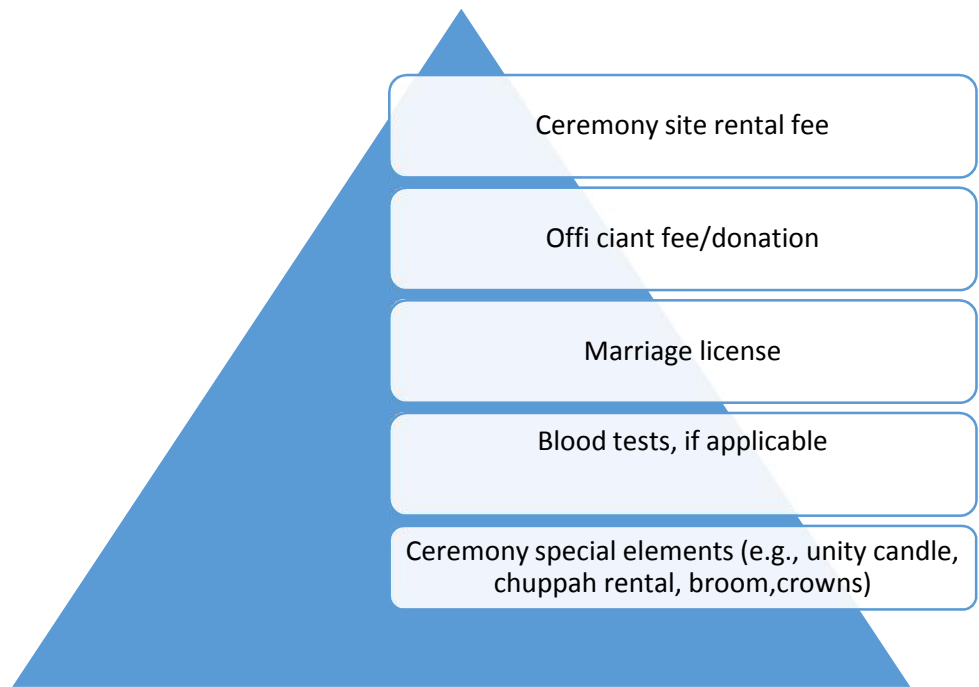
Wedding cake (including delivery)

Groom's cake (including delivery)

Cake cutting fee

Other pastries (e.g., cookies or biscotti)

Ceremony and Legal Issues (2%)



Wedding Day Preparation (1%)

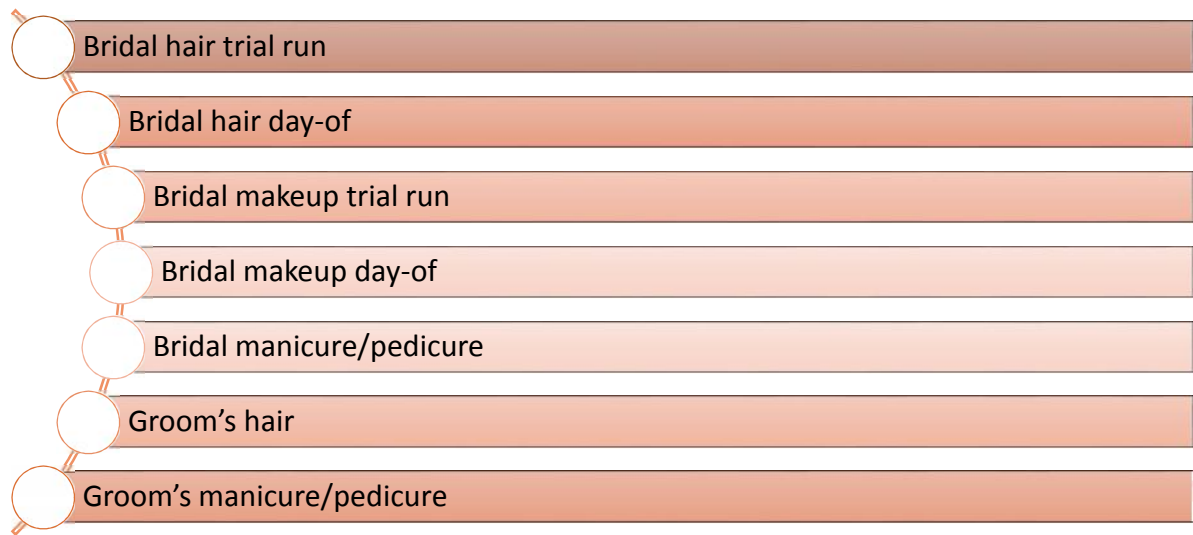


TABLE 4.3 Sample Summary Budget

Category	Budget %	Amount (£) Allocated
Reception and Rentals	40	10,400
Photography and Videography	10	2,600
Wedding Consultant	10	2,600

Wedding Attire	8	2,080
Floral Décor	7	1,820
Music and Other Entertainment	7	1,820
Wedding Rings (excluding engagement ring)	4	1,040
Stationery Elements	3	780
Gifts	3	780
Transportation and Lodging	3	780
Wedding Cake and Other Pastries	2	520
Ceremony and Legal Issues	2	520
Wedding Day Preparation	1	260
Total	100%	£26,000

£20,000 Sample Wedding Budget

Item	% of	Suggestion	Estimated	Final
Wedding Gown And Alterations	6%		£1,200.00	
Bride's Accessories (shoes, veil, etc.)	2%		£300.00	
Groom's Outfit And Accessories	1%		£150.00	
Makeup Artist	1%		£125.00	

Hairdresser	1%		£125.00	
Manicure/Pedicure/ Facial	1%		£150.00	
The Look				
Rabbi/Priest/Officiant Fees	1%		£250.00	

£20,000 Sample Wedding Budget

Item	% of Budget	Our Suggestion	Estimated Cost	Final Cost
Ceremony Location Fees	N/A	Churches and synagogues may ask for a small donation or charge a fee as high as £1,000 to use their sanctuary for the wedding ceremony. Several factors will influence the fee you pay: whether or not you are a member and what you truly can afford.	0	
Rings (for both)	2%		£400.00	

Ceremony	1%		£200.00	
Accessories (Ketubah, yarmulkes, kiddush cups, kneeling bench, unity candle, ring pillow)				
The Ceremony				

£20,000 Sample Wedding Budget

Item	% of	Our Suggestion	Estimated	Final
Wedding Cake	3%		£500-£600	
Cookies Or Special Chocolates	N/A		0	

Caterer	40%		£8,000.00	
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£20,000 Sample Wedding Budget

Item	% of	Our Suggestion	Estimated	Final
Beverages/Bartenders	11%	People consume less alcohol during the day than at night, so a luncheon or brunch will keep your bar expenses down.	£2,100.00	
Reception Location Fees	N/A	These fees have already been figured into the catering budget.	0	
Food, Beverage And Location Fees Sub-Total				

Save-The-Date Cards	.25%		£50.00	
Wedding Invitations	2%		£350.00	

£20,000 Sample Wedding Budget Based

Item	% of	Our Suggestion	Estimated	Final
Personal Stationery	1%		£125.00	
Calligraphy Charges	.10%		£25.00	
Postage Costs	1%		£127.50	

Ceremony Reserved Seating Cards	N/A		0	
Wedding Programs	.10%		£25.00	

£20,000 Sample Wedding Budget

Item	% of Budget	Suggestion	Estimated Cost	Final Cost
Table Number Cards	N/A		0	
Seating Cards Or	1%		£200.00	
Stationery Paper	5%		£902.50	
Wedding Favors	.25%		£50.00	

Wedding Party Gifts	1%		£240.00	
Guest Book And Pen	.3%		£65.00	

Sample Wedding Budget

Item	% of	Suggestion	Estimated	Final
Cake Knife And Lifter	.2%		£36.00	
Toasting Glasses	N/A		0	
Gifts & Accessories	2%		£391.00	

Ceremony Flowers	2%		£420.00	
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£20,000 Sample Wedding Budget

Item	% of	Our Suggestion	Estimated	Final
Reception Flowers	5%		£1,000.00	
Flowers	7%		£1,420.00	
Napkin Treatments	.5%		£100.00	

£20,000 Sample Wedding Budget Based

Item	% of	Our Suggestion	Estimated	Final
Specialty Lighting Company	N/A		0	
Specialty Linens	N/A		0	
Décor	.5%		£100.00	
Rental Equipment (including plates, chairs, tables and	N/A		0	
Rentals	N/A		0	
Ceremony Music	2%		£400.00	
Cocktail Music	1%		£100.00	
Reception Band	7%		£1,300.00	
Music	10%		£1,800.00	

£20,000 Sample Wedding Budget

Item	% of	Our Suggestion	Estimated	Final
Videographer	N/A		0	
Photographer	8%		£1,675.00	
Photography/Video	8%		£1,500.00	
Limousines	1%		£200.00	
Out-of-Town Guest Transportation	N/A		0	

\$20,000 Sample Wedding Budget Based On A 175 Guest Count

Item	% of	Our Suggestion	Estimated	Final
Valet Parking	N/A		0	
Services				
Transportation	1%		£200.00	
Grand Total			£19,913.50	

Additional costs to consider:

We recommend that you figure an additional 8-10% of your budget for gratuities, sales tax (when applicable) and unanticipated expenses. Below the line items:



Marriage License



Wedding Coordinator



Bridesmaids' Luncheon



Hostess Gifts



Out-of-Town Hotel Gifts And Schedules



Rehearsal Dinner



Rehearsal Dinner Invitations



Rehearsal Dinner Place Cards



Rehearsal Dinner Music



Staff Meals And Parking Charges



Babysitter For Child Attendants



Post-Wedding Brunch



Wedding Night Suite



Honeymoon

Points to Remember

- ✓ Discuss the anticipated budget early on in the planning process.
- ✓ Encourage the couple to clearly delineate who will be contributing to the budget.
- ✓ Discuss tipping etiquette with the couple, as they may not realize they should factor this into their budget.
- ✓ Have the couple or the party responsible for the particular budget item make all down payments.
- ✓ Keep clients aware of final payment dates so they are not charged late fees or denied service on their wedding day.
- ✓ Give clients a folder to organize all of their contracts and receipts.
- ✓ As the consultant, make sure you receive your final payment at least two weeks prior to the wedding day.
- ✓ Remind the couple to have cash for tips on the wedding day, which you can distribute on their behalf as applicable.

Further Reading:

- ✓ *The Everything Weddings on a Budget Book: Plan the wedding of your dreams, (2007), By Barbara Cameron*
- ✓ *Wedding Budget Development: Planning Guide – 2 (2013), By Lady Bella Productions*