

The Ultimate Wedding Budget Checklist

RECEPTION VENUE → 30%

What that MAY include:

- If catering is included in your venue, then you'll essentially be allocating 50% of your overall budget to the venue and catering.
- Room Rental Fee
- Venue Deposit
- Ceremony Fee (if ceremony is being held at reception venue)
- Additional Rentals (such as tables, chairs, china, etc. if not provided by caterer)
- Dance Floor Rental (if not already installed/included)
- Parking Fees
- Liability Insurance
- Tax and Service Fees
- Security (some venues require it)

Wedding Reception Budget Tip:

Go "off" the beaten path when it comes scheduling your wedding. Have it on an "off" day (e.g. Wednesday), or "off" season (e.g. December), or at an "off" time (e.g. morning) when venues don't usually book events. You'll benefit bigtime with hefty savings off their normal fees.

FOOD → 10%

What that MAY include:

- Tasting Appointment (if not complimentary with your catering package)
- Rehearsal Dinner
- Passed Hors D'oeuvres
- Plated, Buffet, or Family-Style Meal
- Food Stations
- Service Staff
- Catering Equipment (such as plates, silverware, glassware, serving platters, etc.)
- Catering Rentals (such as tables, chairs, linens, etc.)
- Vendor Meals (it's nice to feed your photographer)
- Tax and Gratuity (sometimes called the "service charge")
- Setup and/or Cleanup Fees
- Bar/Beverage Service (see "Drinks" above; may be included in your catering package)

Wedding Food Budget Tip:

Passed hors d'oeuvres can be pricey, so skip them entirely. Instead, place large crudité and charcuterie platters on a table for a self-serve appetizer station. Your guests will still be able to nibble during cocktail hour, and you'll save a bundle on hors d'oeuvres + service staff fees.

DRINKS → 10%

What that MAY include:

- Cocktail Hour Drinks
- Reception Drinks
- Champagne Toast
- Open Bar / Hosted Beer & Wine / Specialty Cocktails
- Bartender Service
- Mixers
- Coffee / Tea
- Non-alcoholic Beverages
- Glassware (if not included in your catering package)
- Bar Signage
- Corkage Fees (if you opt to BYO)
- Liquor License (if not provided by venue or caterer)
- Bartender Gratuity

Wedding Drinks Budget Tip:

Host an open beer and wine bar only, or offer a signature cocktail. Guests can enjoy these free drinks, or opt to purchase hard liquor themselves at the bar. Also, don't feel like you have to pay extra for a champagne toast. Very few guests actually drink the champagne, and they can toast to you with their favorite hosted beverage instead.

FLOWERS + DECOR → 10%

What that MAY include:

- Bouquets (for bride and bridesmaids, and perhaps a toss bouquet)
- Boutonnieres (for groom, groomsmen, fathers and/or grandfathers)
- Corsages for Mothers / Grandmothers
- Flowers and Accessories for the Flower Girl / Ring Bearer
- Ceremony Arch / Chuppah
- Ceremony Arrangements
- Reception Centerpieces (for guest tables, guest book table, food stations, etc.)
- Wedding Cake Flowers (if additional cake décor is needed)
- Wedding Chalkboards / Signage
- Specialty Décor Rentals (e.g. tenting, lanterns, candelabras, etc.)
- Delivery Fees

Wedding Flowers Budget Tip:

Two words will lower your floral expenses: Seasonal and local. When you buy what's in season, you get flowers at the peak of their supply and at a cost that's normally lower. Plus, when they're locally grown they don't need to be shipped halfway around the globe. So not only do you save money, but you also reduce your carbon footprint. Win-win.

PHOTOS / VIDEO → 9%

What that MAY include:

- Engagement Session
- Rehearsal Dinner Coverage
- Wedding Day Coverage
- Albums or Prints
- Same Day Edit
- Raw Footage
- Highlight Reel
- Feature Film

Wedding Photography and Videography Budget Tip:

Find a photographer that will give you full rights to your digital wedding photos. You'll be able to print them out at your discretion and will save money by using more affordable printing options—or simply emailing them to your loved ones! If you want to document most of the day, you could easily spend \$5,000. If you opt for a four-hour package, you could spend less than \$1,000.

MUSIC → 7%

What that MAY include:

- Ceremony Musicians
- Cocktail Hour Music
- Reception DJ or Live Band
- Microphone (for wedding ceremony and reception toasts)
- Sound-system or extra speakers
- Photo Booth & Dance Floor Lighting (if your DJ provides these extra services)

Wedding DJ and Music Budget Tip:

Find a wedding DJ with a great, all-inclusive package that can cover you from ceremony to cocktail hour to reception. They'll be less expensive than live musicians, and may provide everything from MC and DJ services to simple lighting design and even photo booth setup.

ATTIRE → 4%

What that MAY include:

- Engagement Party Outfit (plus shoes and accessories)
- Engagement Photos Outfit (plus shoes and accessories)
- Bridal Shower Outfit (plus shoes and accessories)
- Bachelor / Bachelorette Outfit (plus shoes and accessories)
- Rehearsal Dinner Outfit (plus shoes and accessories)
- Wedding Dress
- Wedding Dress Alterations (Tailoring a wedding dress or a tux usually costs hundreds of dollars. Ornate details and lace can make alterations more expensive.)
- Specialty Undergarments
- Veil, Wedding Shoes, and Bridal Jewelry / Accessories

- Groom's Tux + Shoes
- Reception Outfit (if you're changing out of your dress) or After Party Outfit
- Post-Wedding Brunch Outfit (plus shoes and accessories)
- Wedding Dress Cleaning and Preservation

Wedding Attire Budget Tip:

Borrow outfits for your bachelorette party or bridal shower from your most stylish friend, or use a budget-friendly attire rental service like [Rent the Runway!](#)

BEAUTY → 2%

What that MAY include:

- Pre-Wedding Haircuts or Color
- Waxing
- Facials
- Mani-Pedi
- Professional Shave
- Tips (normally around 20% for any pre-wedding beauty treatments)
- Spray Tan
- Lash Extensions
- Hair Trial Appointment
- Day-of Wedding Hairstyle
- Makeup Trial Appointment
- Day-of Wedding Makeup

Wedding Beauty Budget Tip:

Schedule your makeup & hair trial on the day of your engagement shoot—we're talkin' double-duty beauty!

CAKE → 2%

What that MAY include:

- Cake Display / Cake Cutting
- Sheet Cake for extra servings
- Specialty Design Elements (like sugar flowers or hand painting)
- Cake Topper
- Cake Stand
- Cake-Cutting Fee
- Delivery Fee
- Additional Desserts (if you're doing a dessert table/station)
- Preservation Kit for one-year anniversary

Wedding Cake Budget Tip:

Purchase a modest but pretty two-tier cake for display and cutting, and have a sheet cake sitting behind the scenes to serve your guests.

CEREMONY → 2%

What that MAY include:

- Ceremony Site (if separate from reception venue)
- Church Donation
- Officiant Fee
- Marriage License
- Ceremony Accessories (ring pillow, flower girl basket, unity candle, etc.)

Wedding Ceremony Budget Tip:

Hold your wedding ceremony and reception in one place if possible. Not only will it cut down on transportation costs, but it will also reduce travel time for vendors that get paid by the hour.

FAVORS + GIFTS → 2%

What that MAY include:

- Wedding Favors
 - Wedding Party Gifts
 - Gifts for your Flower Girl(s) or Ring Bearer(s)
 - Spouse Gift
 - Parents Gifts
 - Welcome Baskets for out-of-town guests
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INVITES + PAPER → 2%

What that MAY include:

- Engagement Party Invitations
- Save The Dates
- Wedding Invitations (including inserts like RSVP cards or maps)
- Rehearsal Dinner Invitations
- Post Wedding Brunch Invitations
- Envelopes (note that specialty size envelopes will be more expensive to ship)
- Postage (for invitations and RSVP envelopes, as well as thank you cards)
- Return Address Labels
- Wedding Ceremony Programs
- Wedding Reception Paper Goods
- Escort Cards
- Place Cards
- Menu Cards
- Custom Napkins
- Favor Labels
- Thank You Cards

Wedding Invitations and Paper Budget Tip:

Go paperless! Stylish sites can generate e-invitations for everything from the Engagement Party to the Rehearsal Dinner. For more formal pieces like wedding invitations, choose a single-page postcard to save on both the cost of envelopes and standard postage.

TRANSPORTATION → 2%

What that MAY include:

- Bridal Party Transportation to the Ceremony Venue
- Bridal Party Transportation to the Reception Venue (if different from Ceremony Site)
- Gratuity for the Driver(s)
- Shuttle Service to transport guests to/from their hotels
- Valet Parking Service

Wedding Transportation Budget Tip:

Who says you have to rent a limo? Ain't no shame in a wedding party carpool caravan. And a bicycle built for two is an amazing addition to wedding photos.

WEDDING RINGS → 2%

What that MAY include:

- Wedding Bands
- Wedding Band Resizing Fee
- Wedding Ring Insurance
- Any Customization / Engraving

Wedding Rings Budget Tip:

Our favorite place to shop for inexpensive jewelry? Etsy. They have beautiful options for wedding bands at all different price points.

WEDDING PLANNER → 2%*

**This percentage is on the low end of the spectrum, and may only cover a Day-Of Wedding planning package. If you're looking for a Full-Service Coordination package, expect to spend closer to 10–15% of your total budget.*

What that MAY include:

- Day-Of, Month-Of or Full-Service Wedding Coordination
- Venue and/or Vendor Referrals and Liaison
- Budget Development
- Timeline Creation
- Rehearsal Coordination
- Wedding Day Setup and Management

Wedding Planner Budget Tip:

A lot of wedding planners offer à la carte services, such as phone consultations, at low or hourly rates. So if you can't swing the full-service package, opt for something more affordable. Picking a coordinator's brain for an hour or asking them for venue recommendations can equal huge value for a small fee.

EXTRA FEES / EMERGENCY FUND → 4%

What that MAY include:

- Vendor Tips (Photo, Video, Wedding Planner, Hair/Makeup, Catering Staff, Transportation, DJ)
- Sales Tax
- Service Charges
- Wedding Insurance
- Liquor License (if not provided by the venue and/or caterer)
- Overtime Fees

Emergency Fund Budget Tip:

It's almost guaranteed that you'll run into some hidden fees or other unexpected expenses, so make sure to give yourselves a cushion.

HONEYMOON → Umm...

After all that, who can afford a honeymoon?!

Honeymoon Budget Tip:

We didn't include "honeymoon" as a wedding expense, but we love the idea of registering for one. Companies like Honeyfund make it easy! Guests are able to "gift" experiences in lieu of toaster ovens, and you get the honeymoon you thought you couldn't afford.