

What Can I Spend?

Once you've been faced with the reality of planning your wedding getting down to the details can be daunting. A good place to start is to envision the event—decide whether you're going to have an intimate celebration or a grand affair. Then, figure out what you can afford to spend to realize your vision. That's right, you need to determine your budget.

It's important to sit with all the people who will financially support your wedding and discuss what type of wedding you envision and how you and/or them would share the costs. Your families may look at your budget and offer to pay for the catering and drinks, for example, or they may set an amount they can contribute. If they can't afford to contribute or can only contribute a small amount, say 'thank you' and revise the budget accordingly or find more creative ways to finance your wedding. Remember that some people don't like discussing financial details in a group setting, so consider meeting with your families separately.

TIP: Open a separate account for your wedding expenses. This way you can both keep a close eye on the numbers and make sure you don't go over your budget.



Your Wedding Budget Worksheet

My Total Budget _____

Expenses	% of total budget	Your estimate	What you actually spent
Ceremony Location fee, officiant fee, marriage license, musician's fees, ring pillows	3%		
Reception Reception site, food, drinks, rentals, cake, favors	48%		
Attire Dress, headpiece/veil, undergarments and hosiery, shoes, accessories, jewelry, hair and makeup, groom's tuxedo or suit, shoes, bow tie, cuff links, studs, suspenders	10%		
Rings His and her rings, engraving	3%		
Flowers Ceremony, bride's bouquet, maid-of-honor and bridesmaid bouquets, corsages and boutonnieres, centerpieces, flower-girl basket	8%		
Music Ceremony musicians, band and/or DJ, cocktail hour musicians, sound system rental	8%		
Photography Photographer and videographer's fees, albums, additional prints, disposable cameras for candid	12%		
Transportation Transportation for wedding party, guest shuttle and/or parking attendants	2%		
Stationery Invitations, response cards, thank you notes, postage, calligraphy, guest book	3%		
Gifts Bridesmaid and groomsmen, parents, welcome baskets for out-of-town guests.	3%		

Source: <http://weddings.about.com/library/blbudgetworksheet.htm>