

Planning your wedding budget

Getting married is one of the most exciting events in your lifetime but there should be no need to get into financial difficulties. You can still have the wedding of your dreams if you just follow a few simple guide lines.

1. Engaged? Now start saving

Although an engagement is something to celebrate, don't go overboard with expensive nights out and lavish parties. One small engagement party is enough to announce to family and friends that you'll be tying the knot. You'll be grateful in the long run that you didn't go all out when your wedding is just as you pictured it would be.

2. Figure out who pays for what.

Tradition holds that the bride's family pay for the wedding ceremony and reception whilst the groom's family pays for the honeymoon. Nowadays, couples are often living together for a while before they get married, and end up footing the bill themselves. Whichever way, you need to establish early on who will pay for what'

3. Divide up the wedding in to sections and decide what is most important to you both.

Would you rather have a small meaningful ceremony or a large reception for all your friends and family? Figuring out what is most important to you both will help you decide what you are willing to omit and what parts are absolutely necessary.

4. Test the market

Before you set your budget in stone, do some research. Get quotes from different suppliers, visit different venues. It's amazing just how much prices of services can eat up your

budget very quickly. Talk to people who have recently got married, they may have some good ideas that you could pinch.

5. Work out what you can afford

Now that you have an idea of what the cost are, work out how much you can realistically afford given the time scale that you have. Longer engagements give couples more time to save, so be realistic in deciding when the time is right.

6. So how much is it going to cost?

When you have figured out how much money you have available you can start making lists of what you want.

Weddings are broken down in to 12 parts

1. Ceremony (church, civil service, priest, registrar) 2% - 3%
2. Reception (hotel, church hall, marquee, caterers) 48% - 50%
3. Attire (wedding gown, bridesmaids, groom, ushers) 8% - 10%
4. Flowers and décor 8% – 10%
5. Music/entertainment 8% - 10%
6. Photography 10% - 12%
7. Stationary (invites, thank you notes) 2% - 3%
8. Wedding rings 2% - 3%
9. Wedding cars 2% - 3%
10. Gifts (bridesmaids, flowers for mothers) 2% - 3%
11. Beauty (hair, makeup, manicures) 2% - 3%
12. Honeymoon 3% - 6%

It may also be worth having a contingency fund, just in case of little extras that may turn up. Keep 4 or 5% of your budget tucked away just in case. In the event you don't need it, then treat yourselves to something extra on your honeymoon!

This isn't a bible set in stone; it is intended as a guide only to help manage your budget.