

Wedding Budget: 11 Wedding Experts Talk Surprising Costs, Splurging, and Budgeting tips

With wedding season upon us, the reality of all those ceremony must-haves has finally come to fruition. And whether your **budget** survived or you went a bit over, most would agree that nailing down the particulars on the path toward your big day is a delicate undertaking.

However, not all of it has to be.

We asked 11 Wedding experts 3 simple questions:

“What wedding cost(s) are most surprising to couples?”

“The dress, the ring, or the venue: where do you splurge v. save?”

“What’s your go-to budgeting tip?”

We wanted to know “what to expect while expecting,” so to speak, and the responses we received were enlightening.

Responses listed in the order they were received:

Jolene Rae Harrington | Media & Communications Director / Venue Specialist of **Here Comes the Guide**

Commonly known as their creative secret weapon, Jolene has been working for Here Comes the Guide for 20 years; starting from when she first used the site to plan her own wedding. Since then she has served as the location profile writer and media guru. [Instagram](#) // [Facebook](#)

What wedding cost(s) are most surprising to couples?

1. **Photography.** The real pros aren't cheap, but they are worth it! And even though the advent of digital photography has lowered prices overall, photography is too often an afterthought when budgeting comes around.
2. **The "plus plus."** Catering costs are usually quoted as "per person." But beware the Plus-Plus!: Taxes can add up to 10% to the total, and a service charge which ranges 18-23% goes on top of that. So basically add 1/3 of the quoted per person catering price to get the REAL bottom line!
3. **Flowers** It's about so much more than the bouquet! Once couples

realize that they'll need flowers for the bridal party, the honored relatives, the ceremony aisle and altar, the check-in table, the reception tables and even the cake, the cost is often more than they originally anticipated. In today's DIY world, many brides think this is an easy place to cut back...only to discover they really don't want to be up at 3am hitting the flower market the day before their wedding. Designing, sourcing and delivering quality floral arrangements that continue to flourish throughout your celebration really is something to delegate to a skilled (and reliable) professional.

The dress, the ring, or the venue: where would you splurge v. save?

The Dress is key to helping the bride feel special, but you don't always have to splurge to get something wonderful. (I got my dream designer dress for \$225!) The Venue is the most important spend of the day, as it sets the tone for every other detail. The Ring will be with the couple the longest, and every time a bride or groom looks at their wedding ring, they'll be reminded of their special day and their lifetime commitment to each other. But remember, *never spend more than you're comfortable with for any item in your wedding!* No one wants to start their new life together heavily in debt.

What's your go-to budgeting tip?

Get a handle on your guest list ASAP! Size matters in this case, so get a sense early on of the absolute lowest you can go in terms of guest count, because this determines many of your other costs (especially food & beverage, which will eat up the bulk of your budget.) You can always increase the guest list size if there's room left over in your final budget.

Jessica English | Owner and Editor of Apple Brides

Jessica started Apple Brides in 2013 in response to a need for wedding planning and resources in the Inland Northwest. With years of experience in journalism, public relations, and the wedding industry, Jessica and her team aim to provide local support and inspiration to prospective brides and grooms across the region.

[Instagram](#) // [Twitter](#)

What wedding cost(s) are most surprising to couples?

I think delivery costs, tips for vendors and postage for invitations are the most commonly overlooked or forgotten wedding costs.

The dress, the ring, or the venue: where would you splurge v. save?

Splurging vs saving all comes down to your priorities– if a spectacular setting is the most important part, then splurge on a venue and save in other areas. If you want to feel like a princess in that several-thousand-dollar-dress, do it! Then save in other areas. Figure out what your priorities are, and spend your money accordingly.

What's your go-to budgeting tip?

My go to budgeting tip is to prioritize. Unless you have an unlimited budget, spend your money on what's most important to you– if that's photos, hire an amazing photographer and save by doing digital invites instead of paper. Whatever is your most important area, make it happen, and find other areas to cut back in so you can make your dream a reality.

Jenna Lam | Founder and Director of Jenna Lam Events

With a background in Business and Economics, as well as a lifetime love of event planning, Jenna launched Jenna Lam Events in 2006. Since then, the company has organized birthday bashes, corporate events, bah mitzahs, and weddings alike across the greater San Francisco Bay area and beyond. [Instagram](#) // [Twitter](#)

What wedding cost(s) are most

surprising to couples?

1. Catering price per head. We see starting points of \$250 per person, with the average ending up around \$400-500 per person. This catches most couples by surprise because they're comparing it to a restaurant experience (I can't tell you how many times I've heard, "But I could eat at The French Laundry for that price!") but catering is completely different. Often times, they have to set up a portable kitchen at the venue and rent all of the china, glassware, flatware that you'd normally have access to at a restaurant.
2. Venue Fees. If you want access to private estates, you have to be willing to pay the price tag which is usually between \$20-25k for a single day.
3. Transportation. I think this surprises people because it often comes as an afterthought. If you're at a venue which requires you to bring guests to/from the location, you need to budget accordingly. It's also a nice thing to offer to guests if you can afford it because they can really let loose and not have to worry about driving back to their hotel.

The dress, the ring, or the venue: where would you splurge v. save?

Dress – save. If you think rationally about it, you're only wearing the gown for a few

hours. I have yet to see anyone wear their mother's dress, so "saving it for your children" isn't a great excuse for blowing your budget on attire.

Ring – splurge. You're going to wear it every day, so it should be one that you love and reminds you of all of the best things about your partner/marriage/wedding.

Venue – splurge, wisely. If a venue has a lot built into the fee (restrooms, heaters, the use of tables/chairs that you like, etc.) it can be worth spending more on because you won't need to bring as many items in. I also believe this to be true for decor. If the venue is beautiful in and of itself, you won't need to spend a lot enhancing it or covering up areas you'd rather not see.

What's your go-to budgeting tip?

Decide early what is important to you and your partner for that day. It might be the food or the music or the flowers, but whatever it is, spend your money on what you love because the value will be there for you. If you don't care about flowers, go minimal or go with all candle decor. If you hate cake, skip the wedding cake and do a dessert you love instead. If you love music, figure out the best band you can afford and go for it. The rest of it will be so insignificant in the end.

Virginia Edelson |

Principal/Founder of Bluebird Productions

Building on her experience in luxury hospitality, Virginia started Bluebird Productions out of her home in Aspen, Colorado. The company offers personalized planning and design, giving special attention to not only matching a client's personal preferences, but building off of them to create the perfect experience. [Instagram](#) // [Twitter](#)

What wedding cost(s) are most surprising to couples?

1. Transportation and lighting and sound are two of the costs that the majority of clients are surprised by. Take the number you have in your mind and multiply it by 10. You'll then be pleasantly surprised when the estimates come in. 😊
2. Paper: The cost of paper goods often surprises clients. There are so many pieces to the printed materials for the wedding: save the dates, invites, menus, programs, welcome booklets, escort cards, place cards, table numbers, specialty signage and more!

The dress, the ring, or the venue: where would you splurge v. save?

We suggest that clients put their wedding categories in order of personal priority

and then base their budget around those priorities. Personally I recommend the ring and venue as “splurge” as the rings are forever items and the venue can heavily dictate the feel of the event from a design and decor perspective.

What’s your go-to budgeting tip?

Always budget more than you think and add wiggle room for last minute emergencies. We are big fans of budgeting high and coming in at a lower happier number than unpleasant surprises in the last month of planning.

Jessica Bishop | Editor and Owner of *The Budget Savvy Bride*

Jessica initially started The Budget Savvy Bride as a journal to keep track of her own wedding budgeting. However, her experiences, ideas, and tips were useful to more than just her and since her 2009 wedding, she has continued to share advice on how to save money and still have the wedding of your dreams.

[Instagram](#) // [Twitter](#)

What wedding cost(s) are most surprising to couples?

The things that surprise couples the most in terms of wedding costs are typically the unexpected add-on expenses! For

example, when you set a budget for your wedding gown, don't forget to factor in the cost of possible alterations. When choosing a wedding cake or venue, don't forget to check the fine print for things like cake cutting fees. Another surprise expense that can sneak up on couples is travel or delivery fees for vendors and rentals. Just make sure to get a clear picture of all your costs before signing on the dotted line!

The dress, the ring, or the venue: where would you splurge v. save?

Since you'll only be wearing your dress for one day, I suggest that brides try to save in this area. I think most people would agree that investing in something that you'll wear for your lifetime is more important than something you'll only wear once. That being said, in terms of wedding specific expenses, the venue is a major part of the day, so it's also a worthy splurge for the perfect venue that fits your vision.

What's your go-to budgeting tip?

Prioritize! Every couple's priorities are different, but it's important to sit down and decide on your top three wedding priorities. Say you and your soon-to-be spouse consider photography, food, and entertainment your top priorities. You should expect to allocate more of your budget to these three areas if they are most important to you. You may have to get creative to fill in the rest of your

budget around your splurges, but you'll likely end up with a day that is more reflective of your values as a result.

Michelle Cousins | Owner of Michelle Leo Events

Utilizing her background in marketing and event planning, Michelle started Michelle Leo Events in the hopes of marrying her organizational and planning skills with her love of design. A six-time recipient of Utah's Best of State award, Michelle and her team provide one-on-one event planning tailored to meet the individual needs of each of their clients. [Instagram](#) // [Twitter](#)

What wedding cost(s) are most surprising to couples?

Floral expenses, costs of tents and rentals for outdoor events, the wide variety in price range for different bands and live musicians.

The dress, the ring, or the venue: where would you splurge v. save?

The venue- the venue sets the tone for everything (whether it's a private residence that requires a complete build out in terms of event set up, or a luxury resort or destination location, the venue dictates all other decisions and

sometimes, the vendors you work with.

What's your go-to budgeting tip?

Approach your wedding budget with your guest count in mind. The bigger the guest list, the bigger the final expense in all departments, not just food and beverage. More guests mean more printed invitations, more tables, more linens, more floral center pieces, more china, glassware and flatware. More, more, more... want to get the wedding budget down? Cut the guest list.

Kait Rovnyak | Event Producer at **AaB Creates**

With a background in non-profit fundraising and party planning, Kait launched AaB Creates in 2003. She and her team work with the belief that every event should feel specifically catered to a client's personality and work hard to make each celebration unique and unforgettable. [Instagram](#) // [Twitter](#)

What wedding cost(s) are most surprising to couples?

Lighting, Music & Venue Fees. We find that couples always underestimate these costs. For example, with lighting, a lot of the time they think that lighting is already included in the venue rate. Generally that is just a

lights on/lights off option though. Most venues do not provide anything more than that and an outside lighting company needs to come in to provide any ambient lighting, pin-spotting, uplighting etc. This always surprises couples!

The dress, the ring, or the venue: where would you splurge v. save?

Splurge on the ring!! This has the potential to become a family heirloom and can be passed down for generations. Save on the venue – the more you spend in a venue fee, means the less you have overall for design. Find a venue that has the same aesthetic you are going for, with a lower venue fee, so you have more room in your budget to use on rentals & design items, to help bring the space to life.

What's your go-to budgeting tip?

Create a realistic budget from the start, and set hard guidelines so you don't find yourself swaying at every choice.

Noor Zufari | Associate Planner at Anna Lucia Events

Graduating from the Rosen School of Hospitality of Central Florida with a degree in Event Management, Noor joined Anna Lucia Events in 2014. With a focus on aesthetic and experimental design, she

helps the Anna Lucia Events Team arrange personalized and distinctive celebrations for clients throughout Florida, the U.S., and abroad. [Instagram](#) // [Twitter](#)

What wedding cost(s) are most surprising to couples?

Floral; people often underestimate just how much their food and beverage costs with service will amount to (not to mention how much their guests drink if their beverage bill is based on consumption); furniture rentals– lounge, specialty seating, etc.

The dress, the ring, or the venue: where would you splurge v. save?

This is such a personal question. We're all split on what we would want to do, personally. From an event designer's perspective, we would of course love for everyone to be able to splurge on their venue but it's not our big day. Your ring will be with you every day forever (hopefully) and is something you will want to really invest in.

What's your go-to budgeting tip?

Prioritize! You know what's important to you, focus your time and money there and don't let the other details complicate things. At the end of the day, your guests don't know what they don't know and will pay attention to the things you have highlighted.

Jennifer Thye | Principal/Owner of Imoni Events

A natural born planner and leader, Jennifer began Imoni Events with the intention of helping others fully experience and celebrate the important milestones in their lives. [Facebook](#) // [Twitter](#)

What wedding cost(s) are most surprising to couples?

Paper Stuff and Florals. They never think this will cost as much as it does.

The dress, the ring, or the venue: where would you splurge v. save?

Splurge on the Venue and Photographer. You can spend less money on decor if your space is pretty, and in the end, pictures are all you have left. So those should be good!

What's your go-to budgeting tip?

Take the cost of your venue and make that 40% of the overall budget. That way you have a more realistic view on the cost of things in your area. Not a national average.

Gretchen Culver |

Owner and Creative Director of **Rocket Science Events**

Named a “30 under 40 to watch,” in 2012, Gretchen launched Rocket Science Events in 2010 with the mission to throw the best parties around. Planning her first wedding in 2002, Gretchen has since taken care to treat every event as the rare and unique occasion it should be. [Instagram](#) // [Twitter](#)

What wedding cost(s) are most surprising to couples?

It is hard to narrow it down to three costs that are surprising! I think overall couples are surprised about how much a wedding costs. It is easier to understand some costs over others, for example food and beverage over flowers, because couples have more interaction with them in daily life and/or it is easier to see where the money is going.

If I had to pick three I would say they are most surprised by floral, rentals and photography/videography.

The dress, the ring, or the venue: where would you splurge v. save?

I think splurge vs save is personal preference for those items specifically. I would save on the dress and splurge on the ring and venue. Your wedding ring you

will wear the rest of your life vs a dress for one day. Also, the venue can make or break the experience for you and your guests. I also always say to splurge on your photographer. Your photos are the one lasting, tangible memory of your wedding. No one ever has said after the fact, "I wish I had spent less on photography" but I hear all the time, "I wish I had better photos from my wedding".

What's your go-to budgeting tip?

The biggest driver of budget is the guest list. Want to spend less? Trim the list. Having a hard time making cuts? Figure out how much you have to spend and divide it by the number of guests on the list. That will give you your per person price. \$100,000 divided by 250 guests = \$400 per person. Then look at your list with that number in mind and say, "Do I like this person \$400 worth?" and suddenly all of those distant cousins you never talk to become less important to invite.

Angela Christoforo |
Owner and Wedding
Planner at **Elite**
Wedding and Event
Planning

Backed by a degree in Hospitality and Tourism, Angela runs Elite Wedding and Event Planning with a lust for creating connections and providing stress-free planning. [Instagram](#) // [Twitter](#)

What wedding cost(s) are most surprising to couples?

The three costs couples find to be the most surprising are food, rentals and day of wedding coordinator. Once couples have booked their venue they do one of two things, contact a caterer or hire a wedding planner. In either event, food is the next item on their list. They tend not to know as much about the cost of food because they have most likely never planned a formal event. They think it's the same as throwing a party at home, which is not the case. When planning for a formal event you need to take into account the cost of the food, service staff and gratuity, alcohol and, of course, tax. Most couples say I never realized there would be a 20% gratuity added on or that we would have to pay for so many services for that many hours. Rentals are always a shocker because they don't realize when they hire a caterer they bring nothing with them. You have to rent everything down to the stove they cook on. And, of course, by the time they get to hiring their day of coordinator they have spent all their funds and expect to spend \$500-\$1,000 on their planner. They should plan to spend much more, but when it's an afterthought and not budgeted for in the beginning, there is

not much to be done and they have to forego that very important service.

The dress, the ring, or the venue: where would you splurge v. save?

I would suggest booking an all-inclusive venue if the couple has a smaller budget and wants to save money. The all-inclusive venue is going to be much cheaper than a venue you have to bring everything into (food, services staff, rentals, etc.). I would also suggest a couple splurge when it comes to good entertainment and quality food. Those are the two things that matter the most at the end of the day. People remember what they ate and what entertainment you had.

What's your go-to budgeting tip?

My best budgeting tip would be to create a budget before booking your venue so you don't overspend on the venue. I often have couples hire us after finding their venue and they end up having to sacrifice in other important areas such as food or entertainment because they spent too much on the venue.

When we create a budget we always allocated 50% to food and beverage from the start. We then work our way down the list from there. For example, if your budget is \$50,000 then you want to attribute \$25,000 to food, beverage and service. To be realistic here, you should divide that number by your guest count

and see if it seems high or low before moving on. If you are planning on 200 guests, \$25,000 might be quite low. In our area, \$25,000 would typically work well for a max of 100 guests. Of course, each city is different. It is well worth investigating the cost in your area before starting to budget.

Wonderful! Thank you so much to everyone who contributed to this amazing list.

If you have a budgeting tip or trick of your own, we'd love to hear it!



8
SHARES

By [Titanium Style](#) | June 14th, 2017 | [Titanium Jewelry](#) | Comments Off

About the Author: [Titanium Style](#)

